

<i>SERFF Tracking Number:</i>	<i>AGNY-128085777</i>	<i>State:</i>	<i>Illinois</i>
<i>Filing Company:</i>	<i>National Union Fire Insurance Company of Pittsburgh, Pa.</i>	<i>State Tracking Number:</i>	<i>AGNY-128085777</i>
<i>Company Tracking Number:</i>	<i>CHS-11-EO-16</i>		
<i>TOI:</i>	<i>11.0 Medical Malpractice - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>11.0026 Psychiatry</i>
<i>Product Name:</i>	<i>Psychiatrists Professional Liability Program 018300000750</i>		
<i>Project Name/Number:</i>	<i>Psychiatrists Professional Liability Program/CHS-11-EO-16</i>		

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Psychiatrists Professional Liability Program 018300000750
 SERFF Tr Num: AGNY-128085777 State: Illinois

TOI: 11.0 Medical Malpractice - Claims Made/Occurrence	SERFF Status: Pending State Action	State Tr Num: AGNY-128085777
Sub-TOI: 11.0026 Psychiatry	Co Tr Num: CHS-11-EO-16	State Status:
Filing Type: Rate/Rule		Reviewer(s): Gayle Neuman

Author: Myron Harry

Date Submitted: 02/22/2012

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

Effective Date Requested (New): 03/26/2012

Effective Date Requested (Renewal): 03/26/2012

State Filing Description:

General Information

Project Name: Psychiatrists Professional Liability Program

Project Number: CHS-11-EO-16

Reference Organization:

Reference Title:

Filing Status Changed: 03/20/2012

State Status Changed:

Created By: Myron Harry

Corresponding Filing Tracking Number:

Filing Description:

National Union Fire Insurance Company of Pittsburgh, Pa. submits for your review and approval revised rates and manual rules to be used with their Psychiatrists Professional Liability Insurance Program (the "Program"). The current rates and rules for this Program are on file with your Department under our filing no. AIC-07-EO-15. This Program provides Professional Liability coverage to members of the Psychiatrist's Purchasing Group, Inc. Please be advised that the attached rates page and manual rules will replace those currently on file with your Department.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Myron Harry

Please refer to the attached Explanatory Memorandum, Rates Page, Manual Rules, Side-by-Side comparison and blackline copy of the Manual Rules for information about the revisions included in this submission.

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Please be advised that our Statistical Reporting Agency is ISO.

Your favorable consideration and approval are respectfully requested.

Company and Contact

Filing Contact Information

Myron Harry, myron.harry@aig.com
175 Water Street - 17th Floor 212-458-7057 [Phone]
New York, NY 10038 212-458-7077 [FAX]

Filing Company Information

National Union Fire Insurance Company of Pittsburgh, Pa. CoCode: 19445 State of Domicile: Pennsylvania
175 Water Street Group Code: Company Type:
New York, NY 10038 Group Name: State ID Number:
(212) 458-5000 ext. [Phone] FEIN Number: 25-0687550

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, Pa.	\$0.00		

State Specific

Refer to our checklists prior to submitting filing
(http://www.idfpr.com/DOI/Prop_Cas_IS3_Checklists/IS3_Checklists.htm): Acknowledged

SERFF Tracking Number: AGNY-128085777 State: Illinois
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Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: Acknowledged

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABILITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc. : http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp .: Acknowledged
Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: Acknowledged
The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.": Acknowledged

When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: N/A - This is a Rates/Rules filing.

SERFF Tracking Number: AGNY-128085777 State: Illinois

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Project Name/Number: Psychiatrists Professional Liability Program/CHS-11-EO-16

Correspondence Summary

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Gayle Neuman	03/14/2012	03/14/2012	Myron Harry	03/20/2012	03/20/2012
Pending Industry Response	Gayle Neuman	02/28/2012	02/28/2012	Myron Harry	03/13/2012	03/13/2012

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/14/2012
Submitted Date 03/14/2012
Respond By Date 03/21/2012
Dear Myron Harry,

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

The RF3 indicates a change of -10%. This does not match the information provided on the Rate Information. Please change and advise.

Sign up to get e-mail notification for updates to the Department's website. <http://insurance.illinois.gov/RSS/>

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.htm

Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.

Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,
Gayle Neuman

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/20/2012
Submitted Date	03/20/2012

Dear Gayle Neuman,

Comments:

In response to your comment letter dated March 14, 2012, we offer the following:

Response 1

Comments: Please be advised that the 10% change on the RF-3 only reflects the base rate revision which is the change in premium level that will result from the application of the new rate. The overall rate impact of -17.7% reflected on the Rate/Rule Schedule includes the change in premium levels resulting from the rules revisions as well.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please let us know if we can be of any further assistance.

Myron Harry

Sincerely,
Myron Harry

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/28/2012
Submitted Date 02/28/2012
Respond By Date 03/13/2012

Dear Myron Harry,

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

1. Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?
2. Information on the RF-3 Summary Sheet does not match up with the information on the Rate/Rule Schedule tab. Please correct.
3. On the new rate page, it indicates the base rate is \$500,000/\$1,000,000 while it should be \$500,000/\$1,500,000.
4. Please provide the territory factors.
- 4.

Sign up to get e-mail notification for updates to the Department's website. <http://insurance.illinois.gov/RSS/>

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.htm

Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.

Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

SERFF Tracking Number: *AGNY-128085777* *State:* *Illinois*
Filing Company: *National Union Fire Insurance Company of* *State Tracking Number:* *AGNY-128085777*
 Pittsburgh, Pa.
Company Tracking Number: *CHS-11-EO-16*
TOI: *11.0 Medical Malpractice - Claims* *Sub-TOI:* *11.0026 Psychiatry*
 Made/Occurrence
Product Name: *Psychiatrists Professional Liability Program 018300000750*
Project Name/Number: *Psychiatrists Professional Liability Program/CHS-11-EO-16*

Sincerely,
Gayle Neuman

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/13/2012
Submitted Date	03/13/2012

Dear Gayle Neuman,

Comments:

In response to your comment letter dated February 28, 2012, we offer the following:

Response 1

Comments: Please be advised of the following:

1. Our Statistical Reporting Agency is ISO.
2. The Rate/Rule Schedule has been revised to match the information on the RF-3 Summary Sheet.
3. The discrepancies have been corrected on the Rate Sheet.
4. The territory relativity factors have been added to the Rate Sheet.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Base Rate Page (2-2012)	Page 1 of 1	Replacement	
Previous Version			
Base Rate Page (2-2012)	Page 1 of 1	Replacement	

Please let us know if we can be of any further assistance.

Myron Harry

Sincerely,
Myron Harry

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Post Submission Update Request Processed On 03/14/2012

Status: Allowed
 Created By: Myron Harry
 Processed By: Gayle Neuman
 Comments:

Company Rate Information:

Company Name:National Union Fire Insurance Company of Pittsburgh, Pa.

Field Name	Requested Change	Prior Value
Overall % Indicated Change	-11.500%	-10.000%
Overall % Rate Impact	-17.700%	-16.600%
Written Premium Change for this Program	\$-340261	\$349547
# of Policy Holders Affected for this Program	139	145
Written Premium for this Program	\$2028285	\$2099789

SERFF Tracking Number:	AGNY-128085777	State:	Illinois
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Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Decrease

Overall Percentage of Last Rate Revision:

-5.000%

Effective Date of Last Rate Revision:

03/01/2009

Filing Method of Last Filing:

Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
National Union Fire Insurance Company of Pittsburgh, Pa.	-11.500%	-17.700%	\$-340,261	139	\$2,028,285	-9.800%	-38.900%

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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	Base Rate Page (2-2012)	Page 1 of 1	Replacement	IL Rate Sheet 2012 - TPP (3).pdf
	Illinois Manual Rules (Ed. 2-12)	Pages 1 - 14	Replacement	IL Manual Rules (Ed. 2-12).pdf

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
Psychiatrists Professional Liability Program
ILLINOIS 2012

I. Base rate for \$500,000/\$1,500,000 Occurrence Coverage:

Territory 1 (Cook, Dupage, Kane, Lake, Madison, McHenry, St. Clair & Vermillion, Will)	\$18,894
Territory 2 – (Champaign, Jackson, Kankakee, LaSalle, Sangamon)	\$14,631
Territory 3 – (Rest of State)	\$10,963

II. Limits Factors

\$100,000/\$300,000	0.711
\$200,000/\$600,000	0.789
\$250,000/\$750,000	0.816
\$300,000/\$900,000	0.842
\$400,000/\$1,200,000	0.895
\$500,000/\$1,500,000	1
\$1,000,000/\$3,000,000	1.057
\$2,000,000/\$6,000,000	1.353

III. Claims-made Conversion Factors (applied to occurrence premium)

Number of years Claim-Made Coverage:

First Year	0.315
Second Year	0.585
Third Year	0.765
Fourth Year	0.855
Fifth Year and Thereafter	0.9

IV. Extended Reporting Claims Endorsement

% of Expiring Annual Premium:

First Year	100%
Second Year	125%
Third Year	140%
Fourth Year	150%
Fifth Year and Thereafter	175%

V. Territory Relativities

Territory 1	1.000
Territory 2	0.775
Territory 3	0.580

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 1.	Rating Profile Items
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A member may receive the FYIP, SYIP, TYIP (&/or MILITARY) only once. The discount applies to the first (second or third) year immediately following the completion of residency or fellowship, regardless of interruption of time.

A member may receive the MIT discount more than once. The requirement is that the member is eligible for the MIT so long as the APA has reclassified his/her membership status accordingly.

If both an active part-time credit and an active F,S, TYIP credit are among the rating profile items, the higher credit of the two shall apply.

MIT credit cannot be combined with a part-time credit.

The current listing of Rating Profile Items (Program discounts, surcharges, credits & debits), is as follows:

Neurology	2x Psychiatrist Base Premium	
Neurology with Special Procedures	4x Psychiatrist Base Premium	
American Psychiatric Association Membership	5% Credit	
Child & Adolescent Psychiatry (C&AP)	15% Premium Discount	
Early Career Psychiatrists (includes military) Occurrence, Modified Occurrence and Claims-made Pre-Paid Tail Policies only	FYIP	60% Credit
	SYIP	40% Credit
	TYIP	35% Credit
Early Career Psychiatrists (includes military) Claims-Made Policies only	FYIP	50% Credit
	SYIP	25% Credit
	TYIP	25% Credit
Member in Training (MIT)	50% Credit	
Part-Time Practice	1-5 Hours	60% Credit
	6-20 Hours	50% Credit
Experience & Schedule Rating Program	See separate sections	
Psychoanalytic Certification	5% Credit	
Risk Management Seminar	5% Credit	

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 2.	Vicarious Liability
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The additional premium for vicarious liability coverage is determined as follows:

**VICARIOUS LIABILITY
Additional Premium for Separate Limit
(Policy Coverage B)**

No. of Employees/Independent Contractors	Percent of final individual modified premium
0-3	10%
4-10	25%
11-25	50%
Over 25	100%

**VICARIOUS LIABILITY
Additional Premium for Shared Limit
(Policy Coverage A)**

No. of Employees/Independent Contractors	Percent of final individual modified premium
1-3	5%
4-10	15%
11-25	25%
Over 25	100%

Rule 3.	Premium Rounding
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All premiums shall be rounded to the nearest whole dollar. Amounts that are less than 50 cents shall be dropped. Increase amounts that are 50 cents or more to the next whole dollar.

Rounding procedures to be followed are taken from the Insurance Service Office, Inc. rules.

RATES: Round rates, factors and multipliers after the final calculation to three decimal places. Five-tenths or more of a mill shall be considered one mill, e.g., .1245 = .125

PREMIUM: Round the premium for each coverage for which a separate premium is calculated to the nearest whole dollar. Round a premium involving \$.50 or over the next higher whole dollar.

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 4.	Maximum 50% Credit
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Maximum 50% credit (discount) applies subject to the following **exclusions:**

First Year in Practice (FYIP is 60%)
Experience factor is not included
Schedule factor is not included
Psychoanalytic Cert. factor is not included
Risk Management Seminar factor is not included
Child and Adolescent (C & AP) is not included

Rule 5.	Prior Acts Endorsement
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The following rating is used when a member converts the claims-made policy to occurrence and does not purchase extended reporting endorsement from the prior carrier. Prior Acts Endorsement will be effective the inception date of the occurrence policy and cover claims reported after the cancellation date which occurred between the retroactive date and cancellation date of the claims-made policy.

This rating will be used in situations where the member's most recent previous carrier was The Psychiatrists' Program and for some reason the member allowed occurrence policy to lapse. The lapsed period cannot exceed one year and must meet acceptable underwriting criteria.

1 st year in CLAIMS MADE Coverage	70% of Occurrence Premium
2 nd year in CLAIMS MADE Coverage	110% of Occurrence Premium
3 rd year in CLAIMS MADE Coverage	135% of Occurrence Premium
4 th year in CLAIMS MADE Coverage	145% of Occurrence Premium
5 th year and after in CLAIMS MADE Coverage	160% of Occurrence Premium

Rule 6.	Unlimited Tail Coverage (Extended Reporting Period)
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Tail premium calculation process is **EXACTLY** the same process as for Primary Coverage regarding the application of all discounts, surcharges, credits, & debits, including short rate and prorata factors.

The premium is based on the expiring annual premium written under a claims-made contract per the following Extended Claim Reporting Period (ERP) factors:

<u>Claims-Made Year</u>	<u>ERP Factor</u>
First Year	100%
Second Year	125%
Third Year	140%
Fourth Year	150%
Fifth Year and Thereafter	175%

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

The tail coverage (extended reporting period) endorsement that is issued for the purchased tail or the free tail provides unlimited tail coverage.

FREE TAIL COVERAGE

1. **Claims-Made Contract.** Unlimited tail coverage is free in the event of DEATH or PERMANENT DISABILITY, or when a member reaches age 55 or older and has been insured under a Psychiatrists' Program Claims-Made contract for at least 5 consecutive years immediately prior to permanent retirement. It is also free when a member has been insured with the Psychiatrists' Program under a claims-made contract for 10 consecutive or more years provided at the time of cancellation, the annual premium has **not been** experience rated anytime during the ten year period and the insured requested the cancellation of coverage.
2. **Modified Occurrence Contract.** Tail coverage is included at no additional cost upon termination or non-renewal, for any reason.
3. **Claims-Made with Prepaid Tail Contract.** Same as Modified Occurrence Contract.

Rule 7.	Experience Rating Guidelines
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The following Experience Rating Guidelines applies:

Severity (Use last five-year experience period prior to renewal application)	
Indemnity payment \$30,000 to \$50,000	10% per claim
Indemnity payment \$50,001 to \$99,999	20% per claim
Open or closed claim with Indemnity payment or reserve \$100,000 or more	30% per claim plus 10% each \$50,000 increment above \$100,000
Frequency (Open and Closed claims with incurred and/or reserved indemnity and expenses totaling \$10,000 and above).	
Two claims reported within any 12-month period in last three years.	25% each claim
Three claims reported within last five years.	50% each claim
Liability (Open and closed claims within last 5 years)	
a. Deviation from standard of care	50%-non-renewal
b. Non-cooperation with policy conditions	50%-non-renewal
c. Undue familiarity	
Insured admission	non-renewal
Settlement by carrier and/or insured	non-renewal

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 8.	Schedule Rating Plan – Individual Program
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The following schedule rating criteria can be used to establish the adjusted annual premium per participant.

Refer to the following, which discusses the underwriting intention for considering risk characteristics not otherwise contemplated in the base rate.

The rating schedule is intended to create an overall risk profile of the insured. Multiple characteristics should be weighted and evaluated based on measurable statistics, (i.e. practice time, number of patients, length of training or experience or lack thereof, etc)

This program is mandatory and to be administered consistently with each insured or prospective insured.

A. Uniform Application

Schedule rating must be applied uniformly to all eligible insureds or applicants at policy issuance and at policy renewal. Schedule rating may not be applied in such a way as to duplicate other rating or rate development factors, including those in a manual rate, the classification of insureds within a rating system, or in any experience rating part of this rate plan.

B. Documentation

1. Underwriting File

An underwriting file shall be maintained containing documentation for the application of this schedule rating plan. The documentation must support each underwriting determination.

2. Worksheet

The documentation must include a worksheet prepared annually that: (a) describes each characteristic and that range of permissible credits/debits for each characteristic of the plan for which the insured is eligible; (b) shows the underwriting determination of the schedule rating.

Schedule rating characteristics

Total adjustment for all items combined cannot exceed +/- 25%.

A. PRACTICE SETTING:

Detention Facilities: This includes jails, juvenile centers, detention centers and prisons. Risks associated with this exposure are generally related to frequency rather than severity. Individuals kept in these facilities are typically litigious who spend significant time reviewing case law and figuring out ways to file suits. (Jail House Lawyers). In most **federal** facilities, the employees enjoy sovereign immunity, which means they cannot be sued. Therefore, our physician which is usually a contractor is left as the “deep pocket” and the only person available for potential recovery of alleged damages.

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

All other type of government or community facilities may or may not have statutes protecting the employees against liability. It will vary by state and county. There may also be protection for these individuals through the facility's professional liability insurance carrier. Hold harmless indemnification clauses are standard in these contractual relationships. Therefore, it is important to understand the working arrangement between the insured and the facility to measure the degree of increased liability for our participant. **5% debit**

Patient recruitment practices: The probability of increased liability is common for those practices utilizing techniques for patient recruitment considered entrepreneurial and absent of credible medical necessity. For example, advertisements made outside of the practice area, bonuses given for patient referrals or profits generated by the care the physicians and other treating professionals rendered to their patients are some examples of techniques that could cause litigation.

The Underwriter should review the entire profile of the participant to determine the extent of increased liability if they are involved in a practice location or facility that engages in this activity. As a result of increased media concentration on these practices, many facilities have taken measures to terminate these practices. However, the amount of time the participant has been associated with this activity should be considered. **25% debit or convert the insured to a claims – made policy form.**

Home based practice: An insured working from the home is not uncommon in the practice of psychiatry. Many part-time women, who also are raising a family and want to continue practicing, conduct a small practice from their home. It is however, also understood that these individuals, maintain relationships with the community and medical mental health professionals for continued education and referral capabilities.

The liability for a participant is considered increased when an individual has chosen to work from the home because they cannot obtain clinical or hospital affiliations. The ongoing mentoring of colleagues is not present and the psychiatrist has no peer review of his/her practice activities. This practice profile may require intervention and additional interviewing by PRMS risk management to ascertain the degree of adverse risk. **25% debit**

Facility has been subject to license or accreditation disciplinary action or federal investigation or prosecution, mass tort litigation or investigative reporting. If an insured is affiliated with a facility that has recently been subject to any of these issues it is probable that the insured may have an increased liability. The effect of patient knowledge of these actions and media attention could place our insured in a position to be "guilty by association".

The underwriter should utilize all reference information relative to this facility and determine the degree of involvement of our insured directly related to the facility's adverse risk characteristics. **25% debit**

Clinical teaching activities exceed 50% of total practice time: Although the insured involved in this activity is competent to teach other medical professionals, the increase of patient volume related to this activity is considered an additional liability exposure. **10% debit**

B. NATURE AND SCOPE OF PRACTICE

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Treatment of Borderline Personalities and Multiple Personality disorders: Incidental treatments of these disorders are contemplated in the base rates. However, the underwriter should consider the number of patients and time devoted by the participant to these treatments. In addition, treatment modality must be questioned by the underwriter and discussed with PRMS risk management for unconventional activities by the insured. **25% debit**

Treatment of pain management: Patients seeking psychiatric services for the management of pain are almost always associated with other medical treatments or illnesses. For this reason, treatment of pain management can increase the liability where our insured would be involved in a claim along with other treating physicians. The underwriter should discuss the volume of patients and practice time devoted to this activity. In addition, the treatment modalities should be discussed with PRMS risk management to determine standard of care. Psychiatrists utilizing anesthesia for pain management is to be referred to management for consideration of continued insurability. **25% debit**

Use of abreaction, rage; sodium amytal, sex and recovered memory therapies: The base rate does not contemplate treatment by use of these types of therapies. Any insured utilizing these therapies should be discussed with PRMS risk management after the underwriter has secured information from the participant regarding the patient volume and practice time affiliated with these therapies. All insured members utilizing these therapies should be referred to management for consideration of continued insurability. **25% debit**

Supervision of/Consultation with professionals in 2, 3 and 4 above: Although the insured may not directly treat patients or use these therapies, they incur vicarious liability for the supervision of professionals who do. In addition, consultation is defined as professional services rendered and does not decrease the insured liability. Therefore, the premium should be increased as a result of this exposure. **25% debit**

Above average daily patient volume: An average daily patient volume of 25 is contemplated in the base rates. Any practice where the patient volume is greater should be considered as an increased risk and priced accordingly. **25% debit**

Risk not contemplated in the base rate: This category should be used when the underwriter determines that the participant's exposure generates a risk not otherwise discussed in the above criteria and was not contemplated in the usual and customary definition of psychiatric professional services but meets underwriting approval for coverage. Use of this category requires management approval in all cases. **+/-25%**

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SCHEDULE RATING WORKSHEET

A.	PRACTICE SETTING:	DEBITS AVAILABLE		DEBITS ASSESSED
1	Detention Facilities:	5		
2	Patient recruitment practices:	25		
3	Home based practice:	25		
4	Facility has been subject to license or accreditation disciplinary action or federal investigation or prosecution, mass tort litigation or investigative reporting.	25		
5	Clinical teaching activities exceed 50% of total practice time	10		
B.	NATURE AND SCOPE OF PRACTICE			
1	Treatment of Borderline Personalities and Multiple Personality disorders:	25		
2	Treatment of pain management:	25		
3	Use of abreaction, rage; sodium amytal, sex and/or recovered memory therapies:	25		
4	Supervision of/Consultation with professionals in 2, 3 and 4 above:	25		

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5	Above average daily patient volume:	25		
6	Pharmaceutical research :	25		
7	General Medicine (not incidental to psychiatric practice):	25		
The following requires management approval in all cases.				
8	Risk not contemplated in the base rate:	25		
			Total	0
Schedule Rating Summary:				
	Schedule Rating	Credit/Debit 0	Factor 1	

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
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Rule 9.	Group Accounts
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Eligibility

The medical groups that will be considered for Coverage B of the policy will be professional corporations, partnerships, or associations operated by behavioral healthcare professionals. The entity will also have psychiatrist affiliation.

Rates

Each Psychiatrist Insured will be rated in accordance with the individual program rules and rates.

Individual coverage for other behavioral healthcare professionals will be rated as a percentage of the psychiatrist rate for that rating area.

Rule 9.	Group Accounts (cont'd.)
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- Psychologists: .20
- Social Workers .03
- Therapists: .03
- Nurses: .05
- Nurse Practitioner .30

Vicarious liability coverage for the medical group for employed or contracted behavioral healthcare providers not insured under the policy will be priced at 10% of the otherwise applicable premium rate (including discounts).

Medical group premium will be priced based on the following:

<u>Number of Insured employees/contractors.</u>	<u>Percentage of Insured Psychiatrist Base Rate</u>
2-5	10%
6-10	15%
11-20	20%
over 20	25%

The sum of the individuals, medical group and vicarious liability premium will determine the total premium of the medical group.

Non-psychiatrist insureds can share the limit of liability of the medical group.

The base rate for each insured sharing the limit with the group entity will be reduced by 10% when the total number of insured psychiatrists in the group exceeds 5 on an annual basis.

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The base rate for each insured sharing the limit with the group entity will be reduced by 5% when the total number of insured psychiatrists in the group is 5 or less on an annual basis.

A schedule rating credit/debit can then be applied to the total premium of the medical group in accordance with the Schedule Rating Group Rules, (see attached).

Limits of Liability

Refer to policy Limits of Liability Section, Coverage A and Coverage B for application of limits for individual insureds, medical corporations, partnerships, and associations. Refer to the rate schedule for the applicable limits for each state.

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
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Rule 9.	Group Accounts (cont'd.)
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Claims-Made

The retroactive date can be advanced only at the request or with the written acknowledgment of the insured.

Group Vicarious Liability Surcharge Endorsement

If a scheduled insured under the group policy terminates coverage and does not elect to purchase the extended reporting endorsement, the group premium will be surcharged 10% of the quoted ERP premium. The surcharge is applicable as a result of the vicarious liability exposure to the group for the professional services rendered by the insured while working on behalf of the group. The surcharge will be waived if the cancelled insured provides proof of prior acts coverage from the new carrier for the period insured under the group policy.

Other Physician Coverage

The Program will consider coverage for individual physicians affiliated with the medical group who are not psychiatrists (i.e. internists, pediatricians, family/general practice). The rate for these physicians will be calculated in accordance with the **filed** class relativity differential (psychiatry to other specialty) of the major medical professional liability insurance carrier in that state. The calculated relativity will then be applied to the base psychiatry rate used in this Program's individual rates.

Outside Medical Group Practice Activity

Coverage will be considered for an insured who has a medical practice outside the scope of his/her affiliation with the medical group. The outside practice is subject to underwriting and if accepted will be rated in accordance with the medical specialty rate and total practice hours applicable to all practice activities for which coverage has been provided.

Rule 10.	Schedule Rating Plan – Group Accounts
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The following modifications may be applied to recognize special characteristics that are not fully recognized in the basic rate(s) or premium. The maximum credit/debit shall not exceed +/-5. The schedule rating program is mandatory and to be administered consistently for each insured or prospective insured.

Management (+/- 5)

Management has demonstrated adequate control and monitoring of the risks and exposures of the organization. The financial condition of the Medical Group is favorable. An example of a Medical Group which would receive a credit would employ a dedicated risk manager and have favorable financial ratios.

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
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ILLINOIS MANUAL RULES**

Rule 10.	Schedule Rating Plan – Group Accounts (Cont'd)
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Employees (+/-5)

The applicant has established a continuing professional education program for its employees and encourages certification in their respective specialties. There must be a statement in the employee handbook advocating continuing education. The Medical Group agrees to pay all or some of the tuition fees and/or related educational expenses. Further, the composition of the Medical Group will be 50% or greater of the employee population having board certification or similar advanced degrees for a maximum credit to be granted. If the percentage is lower, but still substantial, and the other criteria described above are met, a lesser credit may be granted. If none of the above, a debit will be made.

Risk Management (+/-5)

The applicant has an established and working risk management program to minimize the frequency and severity of claims. A Medical Group which has an incident reporting system, occurrence screening, and other mechanisms to address potential and actual claims would receive a maximum credit. If none of these mechanisms are in place, a debit will be made.

Medical Records/Informed Consent (+/-5)

The applicant has a system in effect for concurrent and retrospective review of medical records and informed consent documents. If the Medical Group has a medical records system only or an informed consent system only, no debit or credit is available. If both systems are in effect, a credit is available. If neither system is in effect, a debit will be made.

Performance of experimental procedures (+/-5)

If the medical group practice includes procedures that are considered experimental, but that are performed within the prescribed guidelines, controlled studies, or : “protocol” established by the manufacturer or similar entity, there will be no debit or credit, however if the experimental procedures are not subject to the protocol, a debit of up to 10% will be applied. Since the underlying program’s rates reflect the assumption that insureds will not be performing experimental procedures, no credit will be given under any circumstances and under this category i.e. there will be no credit if experimental procedures are not utilized.

Rule 11.	Locum Tenens
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A Locum Tenens (“hold the place of”) works in place of a Named Insured or Additional Named Insured, never at the same time. The Locum Tenens doctor must be underwritten in the same specialty classification as the Named Insured or Additional Named Insured. The program will allow Locum Tenens coverage for a maximum total of 45 days each policy year.

There is no charge for this coverage.

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 12.	Suspension of Insurance
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An insured covered under a claims-made policy may request suspension of insurance, due to disability or to accommodate a sabbatical leave of training. The insured will not be covered for claims or suits which arise based on an occurrence within the period of suspension. The insured is entitled to report claims during the period of suspension which arise from occurrences when the policy was in force and not on suspense.

Suspension may be secured for a minimum period of 90 consecutive days and for a maximum of one year. This option is allowed only once every four years except for reason of disability.

Billing for the current quarter(s) is suppressed, and a refund for the quarter(s) or remainder of quarter(s) affected is made to the insured.

The premium is calculated as 25% of the claims-made written premium and then pro-rated for the suspended period.

Rule 13.	Policy Minimum Premium
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A minimum annual premium of \$1000.00 for any one policy with limits of \$1,000,000/\$3,000,000 or lower will be applied.

A minimum annual premium of \$2000.00 for any one policy with limits of \$2,000,000/\$6,000,000 will be applied.

Rule 14.	Quarterly Premium Installment Plan
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Quarterly Premium Installment Plan: The charge for premium installments shall be the lesser of one percent (1%) of the total premium or \$25.00 per installment. There will be no interest charges on installment payments. Any additional premium resulting from changes to the policy will be spread equally over the remaining installments, if any. If there are no remaining installments, additional premium resulting from changes to the policy will be billed immediately as a separate transaction.

First Quarter	=	40%	
Second Quarter	=	20%	Due 3 months from policy inception
Third Quarter	=	20%	Due 6 months from policy inception
Fourth Quarter	=	20%	Due 9 months from policy inception

SERFF Tracking Number: AGNY-128085777 State: Illinois
Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: AGNY-128085777
Company Tracking Number: CHS-11-EO-16
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0026 Psychiatry
Made/Occurrence
Product Name: Psychiatrists Professional Liability Program 018300000750
Project Name/Number: Psychiatrists Professional Liability Program/CHS-11-EO-16

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Explanatory Memorandum Comments: Attached please find an Explanatory Memorandum and Exhibits. Attachment: IL Expl Memo & Exhibits 2-2012 - (3).pdf		
Satisfied - Item: Form RF3 - (Summary Sheet) Comments: Attached please find Summary Sheet - Form RF-3. Attachment: Summary Sheet - Form RF-3.pdf		
Satisfied - Item: Certification Comments: Attached please find an Illinois Certification for Medical Malpractice Rates. Attachment: IL Certification.pdf		
Satisfied - Item: Manual Comments: Revised Manual Rules are attached under the Rates/Rules Schedule Tap.		

SERFF Tracking Number: AGNY-128085777 State: Illinois
 Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: AGNY-128085777
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 Product Name: Psychiatrists Professional Liability Program 018300000750
 Project Name/Number: Psychiatrists Professional Liability Program/CHS-11-EO-16

Item Status:

**Status
Date:**

Satisfied - Item: Rates Comparison

Comments:

Attached please find a rates comparison sheet.

Attachment:

Illinois Comparison Sheet 2012 - TPP (3).pdf

Item Status:

**Status
Date:**

Satisfied - Item: Blacklined copy of Manual Rules

Comments:

Attached please find a blacklined copy of the Manual Rules.

Attachment:

IL Manual Rules (2-12) blacklined copy2.pdf

Explanatory Memorandum

Data

Data used in this analysis was provided by Professional Risk Management Services, which manages the The Psychiatrists' Program (Program) on behalf of National Union Fire Insurance Company of Pittsburgh, PA.

Factors applied to individual state data are derived on a countrywide basis. Countrywide data excludes experience of Kansas, Louisiana and Pennsylvania insureds. Kansas, Louisiana and Pennsylvania have catastrophic loss funds attaching at limits less than \$1 million/\$3 million. Only states where at least \$1 million/\$3 million limits are offered were included in the analysis. The Program has written a number of claims-made policies. Experience of these policies was adjusted to an occurrence basis and included in the data. Data was valued as of June 30, 2011.

Furnished data was not audited or verified other than to inspect it for reasonableness and consistency with data previously provided.

Countrywide Indication

On-Level Earned Premium. On-level earned premium was computed by extending base earned exposures by manual rates¹. For states where only claims-made coverage is offered, the mature claims-made rate was adjusted to an occurrence basis by dividing it by the claims-made maturation relativity.

Projected Ultimate Losses and LAE. Losses and LAE were projected to their ultimate values using both paid and incurred loss development methods. Regardless of the fundamental quantity, the projection procedure is the same.

Using historical development as of June 30th valuation dates, link ratios are selected after review of various averages of observed values and with reference to industry and fitted values. The reverse progressive product of the link ratios and a tail factor yield loss development factors to ultimate. These loss development factors are then applied to losses valued as of June 30, 2011 to obtain indications of each accident year's ultimate losses.

Accident year 2009 and 2010 projections were replaced with judgmental selections akin to Bornhuetter-Ferguson² projections as in previous analyses. The product of on-level earned premium and a target loss and LAE ratio of 72.8% formed the a priori expected loss for these selections.

¹ For calendar year 1997, earned exposures were extended by manual rates adjusted by the average deviation from the base occurrence rate.

² See Bornhuetter, R.L.; and Ferguson, R.E., "The Actuary and IBNR", *Proceedings of the Casualty Actuarial Society* LIX, 1972, pp.181-195.

Final selection of ultimate losses was made after examining the results of both projections and is an average of the results of the two projections.

Projected Ultimate Claims. Reported claims, excluding those closed without payment, were projected to ultimate using a procedure analogous to that used to project ultimate losses. The protracted emergence suggested by selected development factors is appropriate and is due, at least in part, to the manner in which date of loss is established; in the absence of a definite act, the date of first treatment is used.

Trend. An indicated trend factor was derived in two ways: as the product of frequency and severity trends; and as pure premium trend directly. In theory the product of frequency and severity trends should equal the pure premium trend; however, in practice, combinations of linear and exponential models may result in a deviation. Trend indications are examined over various time intervals. Selected trends are based on a ten year experience period. The selected trend factor, 1.034, is an equally weighted average of the product of frequency and severity trends and the pure premium trend. In our opinion, this selection is a reasonable short-term trend for medical malpractice.

Target Loss and LAE Ratio. A substantial portion of the direct written premium is ceded to a reinsurer that pays a ceding commission of 20.0%, plus tax allowance of 3.5%. The expense allocation represents a reasonable allocation of the ceding commission to expense categories. The reinsurer bearing the plurality of risk imparted the underwriting profit provision.

Investment Income Offset. The investment income offset is calculated using a discounted cash flow approach. The pattern of payment emergence is derived from countrywide paid loss development factors. The interest rate of 1.848% used to discount the payment emergence was determined using the duration of the expected cash flow and October 31, 2011 Treasury yield curve. The indicated discount factor was tempered 10% to reflect risk in the pattern of payment emergence.

Countrywide Indication. The countrywide indication is based on a mid-five-of-seven year experience period to balance stability and responsiveness. The on-level earned premium weighted average of the trended on-level loss and loss adjustment expense ratio, divided by the target loss and loss adjustment expense ratio, gives a countrywide indication of +1.6%. This indication has full credibility using a full credibility standard of 1,537 claims ($P = 95\%$, $k = \pm 5\%$).

Illinois Indication

Projected Ultimate Losses and LAE. Losses and LAE were projected to their ultimate values using both paid and incurred loss development methods. Loss development factors are those developed on a countrywide basis. Accident year 2009 and 2010 projections were replaced with judgmental selections analogous to the countrywide selections. Final selection of ultimate losses was made after examining the results of both projections. Selected ultimate losses are an average of the two projections.

Statewide Indication. Like the countrywide indication the statewide indication is based on a mid-five-of-seven year experience period. The statewide indication, before application of credibility is -36.2%. Credibility weighing this indication with the countrywide indication gives a credibility weighted statewide indication of -11.5%. The statewide indication is then limited to a change of +/-10.0% in an effort to preclude large year-to-year fluctuations in base rate levels. In our view, a rate change of between -10.0%, the selected statewide indication, and -36.2%, the indication based on Illinois experience before credibility weighting with countrywide experience, could be appropriate.

We understand the Program is now open to other than members of the American Psychiatric Association (APA). To provide an incentive to join the APA, and in recognition of enhanced risk management practices associated with APA membership, the Program desires to offer APA members a five percent rate credit. The Program also proposes to amend rules related to part-time credits. The rate effect of this rule change is estimated to be a four percent reduction to collected premium.

In our opinion implementing a -10.0% statewide change, accompanied by proposed rule changes, would result in rates that are reasonable and not excessive, inadequate, or unfairly discriminatory.

Territorial Indications. Territorial indications are based on the same experience period as the statewide indication. Indications are credibility weighted adjustments, where credibility is a function of earned exposure. Indicated territorial rate changes were accepted without modification.

Exhibits

Illinois Exhibits

Statewide Indication	1
Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE	2
Territorial Relativities	3
Development of Trended Loss and LAE by Territory.....	4
Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE – Territory 1	5
Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE – Territory 2	6
Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE – Territory 3	7

Countrywide Exhibits

On-Level Earned Premium	1
Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE	2
Ultimate Claims.....	3
Trend	4
Target Loss and LAE Ratio	5
Investment income Offset	6
Countrywide Indication	7

Illinois Exhibits

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012
Illinois - Occurrence - 1,000,000/3,000,000 Limits

Statewide Indication

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Accident Year	Projected Loss and LAE (Exhibit 2)	Midpoint Experience Period	Years to 1/1/2013	Trend Factor 1.034 ⁽⁴⁾	Trended Loss and LAE (2) ⁽⁵⁾	On-Level Earned Premium	Trended On-Level Loss and LAE Ratio (6)/(7)	Reported Claims
1997	1,211,331	7/1/1997	15.500	1.679	2,033,907	5,688,812	35.8%	34
1998	1,086,822	7/1/1998	14.500	1.624	1,764,843	4,826,557	36.6%	40
1999	2,089,690	7/1/1999	13.500	1.570	3,281,778	4,321,261	75.9%	48
2000	329,561	7/1/2000	12.500	1.519	500,545	4,739,215	10.8%	36
2001	4,146,955	7/1/2001	11.500	1.469	6,091,378	4,989,445	122.1%	62
2002	894,710	7/1/2002	10.500	1.421	1,271,007	4,642,988	27.4%	41
2003	3,211,912	7/1/2003	9.500	1.374	4,412,744	3,865,539	114.2%	48
2004	963,305	7/1/2004	8.500	1.329	1,279,936	3,489,017	36.7%	35
2005	683,719	7/1/2005	7.500	1.285	878,581	3,315,692	26.5%	40
2006	1,617,143	7/1/2006	6.500	1.243	2,009,704	3,600,991	55.8%	33
2007	1,485,610	7/1/2007	5.500	1.202	1,785,532	3,701,610	48.2%	55
2008	448,404	7/1/2008	4.500	1.162	521,209	3,312,415	15.7%	25
2009	1,781,812	7/1/2009	3.500	1.124	2,003,013	3,019,421	66.3%	21
2010	1,987,877	7/1/2010	2.500	1.087	2,161,180	2,926,211	73.9%	30

⁽¹⁰⁾ Trended On-Level Loss and LAE Ratio¹

46.5%

⁽¹¹⁾ Target Loss and LAE Ratio [US-1000, Exhibit 5, line (6)]

72.8%

⁽¹²⁾ Indicated Statewide Rate Level Change [(10)/(11)-1]

-36.2%

⁽¹³⁾ Credibility of Indicated Statewide Rate Level Change [(184/1,537)*0.5]

0.346

⁽¹⁴⁾ Selected Countrywide Rate Level Change [US-1000, Exhibit 7, line (14)]

+1.6%

⁽¹⁵⁾ Credibility of Selected Countrywide Rate Level Change [1.00*(1-(13))]

0.654

⁽¹⁶⁾ Indicated Statewide Rate Level Change [(12)*(13)*(14)*(15)]

-11.5%

⁽¹⁷⁾ Selected Statewide Rate Level Change [(16) limited to ±10%]

-10.0%

¹Weighted average of last seven column (8) entries, excluding highest and lowest. On-level earned premium from column (7) used as weights.

**The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012**

Illinois - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE

(1) Accident Year	(2) Method 1: Incurred	(3) Method 2: Paid	(4) Indicated Ultimate	(5) Selected Ultimate
1987	1,207,981	1,214,681	1,211,331	1,211,331
1988	1,081,237	1,092,406	1,086,822	1,086,822
1989	2,071,706	2,107,875	2,089,690	2,089,690
1990	324,535	334,587	329,561	329,561
2001	4,042,735	4,251,175	4,146,955	4,146,955
2002	908,968	880,454	894,710	894,710
2003	3,282,698	3,141,125	3,211,912	3,211,912
2004	855,584	1,071,026	963,305	963,305
2005	635,846	731,592	683,719	683,719
2006	1,604,031	1,630,255	1,617,143	1,617,143
2007	1,639,155	1,332,065	1,485,610	1,485,610
2008	500,540	396,267	448,404	448,404
2009	1,594,059	1,989,565	1,781,812	1,781,812
2010	1,910,906	2,064,849	1,987,877	1,987,877
	21,659,979	22,217,724	21,938,851	21,938,851

**The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012**

Illinois - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE

Method 1: Incurred Projection

(1) Accident Year	(2) Incurred	(3) Ultimate Factor	(4) Indicated Ultimate (2)*(3)	(5) Selected Ultimate
1997	1,198,445	1.010	1,207,981	1,207,981
1998	1,068,547	1.012	1,081,237	1,081,237
1999	2,041,383	1.015	2,071,706	2,071,706
2000	318,510	1.019	324,535	324,535
2001	3,945,684	1.025	4,042,735	4,042,735
2002	880,102	1.033	908,966	908,966
2003	3,141,125	1.045	3,282,698	3,282,698
2004	803,893	1.064	855,584	855,584
2005	580,938	1.095	635,846	635,846
2006	1,394,531	1.150	1,604,031	1,604,031
2007	1,332,065	1.231	1,639,155	1,639,155
2008	333,213	1.502	500,540	500,540
2009	325,494	2.366	770,151	1,594,059
2010	193,595	5.168	1,000,483	1,910,906
	17,555,527		19,925,648	21,859,979

**The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012**

Illinois - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE
Method 2: Paid Projection

(1) Accident Year	(2) Paid	(3) Ultimate Factor	(4) Indicated Ultimate (2)*(3)	(5) Selected Ultimate
1997	1,196,445	1.015	1,214,881	1,214,881
1998	1,068,547	1.022	1,092,406	1,092,406
1999	2,038,821	1.033	2,107,675	2,107,675
2000	318,510	1.050	334,587	334,587
2001	3,943,039	1.078	4,251,175	4,251,175
2002	783,531	1.124	880,454	880,454
2003	1,811,929	1.201	2,175,535	3,141,125
2004	802,534	1.335	1,071,026	1,071,026
2005	484,340	1.510	731,592	731,592
2006	911,691	1.788	1,630,255	1,630,255
2007	460,999	2.328	1,073,368	1,332,065
2008	106,725	3.713	396,267	396,267
2009	72,221	7.328	529,250	1,969,565
2010	89,057	15.944	1,101,053	2,064,849
	14,069,390		18,589,325	22,217,724

**The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012**

Illinois - 1,000,000/3,000,000 Limits

Territorial Relativities

(1) Territory	(2) Trended Loss and LAE	(3) On-Level Earned Premium	(4) Trended On-Level Loss and LAE Ratio (2)/(3)	(5) Indicated Adjustment (4)/Total (4)	(6) Earned Exposures	(7) Credibility (6)/((6)+400)	(8) Credible Adjustment ((5)-1)*(7)+1	(9) Balanced Adjustment	(10) Current Rate	(11) Indicated Rate (9)*(10)*(1-10.0%)	(12) Indicated Change (11)/(10)-1
IL1	6,952,013	14,624,289	47.5%	1.010	660	0.623	1.006	1.001	22,165	19,971	-9.9%
IL2	238,929	702,130	34.0%	0.723	40	0.090	0.975	0.970	17,715	15,468	-12.7%
IL3	871,568	1,800,313	48.4%	1.028	140	0.259	1.007	1.002	12,847	11,590	-9.8%
	8,062,510	17,126,732	47.1%		840				20,400	18,360	-10.0%

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012

Illinois - 1,000,000/3,000,000 Limits

Development of Trended Loss and LAE by Territory

(1) Territory	(2) Accident Year	(3) Projected Loss and LAE (Exhibit 5)	(4) Midpoint Experience Period	(5) Years to 1/1/2013	(6) Trend Factor 1.034^(5)	(7) Trended Loss and LAE (3)*(6)	(8) On-Level Earned Premium	(9) Trended On-Level Loss and LAE Ratio (7)/(8)	(10) Earned Exposures	(11) Accident Year Included in Statewide Indication
IL1	1997	1,193,393	7/1/1997	15.500	1.679	2,003,789	5,031,455	39.8%	227	No
	1998	1,075,743	7/1/1998	14.500	1.624	1,746,854	4,253,798	41.1%	192	No
	1999	2,073,556	7/1/1999	13.500	1.570	3,256,440	3,797,362	85.8%	171	No
	2000	317,334	7/1/2000	12.500	1.519	481,974	4,088,037	11.8%	184	No
	2001	4,129,297	7/1/2001	11.500	1.469	6,065,440	4,307,281	140.8%	194	No
	2002	853,816	7/1/2002	10.500	1.421	1,212,914	4,043,144	30.0%	182	No
	2003	1,787,342	7/1/2003	9.500	1.374	2,455,573	3,357,561	73.1%	151	No
	2004	838,132	7/1/2004	8.500	1.329	1,113,620	2,943,506	37.8%	133	Yes
	2005	652,345	7/1/2005	7.500	1.285	838,265	2,797,779	30.0%	126	Yes
	2006	1,395,467	7/1/2006	6.500	1.243	1,734,215	3,101,143	55.9%	140	Yes
	2007	1,299,874	7/1/2007	5.500	1.202	1,562,299	3,230,596	48.4%	146	Yes
	2008	389,679	7/1/2008	4.500	1.162	452,949	2,856,711	15.9%	129	No
	2009	1,515,477	7/1/2009	3.500	1.124	1,703,614	2,551,264	66.8%	115	Yes
	2010	1,628,457	7/1/2010	2.500	1.087	1,771,513	2,432,413	72.8%	110	No

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012
 Illinois - 1,000,000/3,000,000 Limits

Development of Trended Loss and LAE by Territory

(1) Territory	(2) Accident Year	(3) Projected Loss and LAE (Exhibit 5)	(4) Midpoint Experience Period	(5) Years to 1/1/2013	(6) Trend Factor 1.034 ^{^(5)}	(7) Trended Loss and LAE (3)*(6)	(8) On-Level Earned Premium	(9) Trended On-Level Loss and LAE Ratio (7)/(8)	(10) Earned Exposures	(11) Accident Year Included in Statewide Indication
IL2	1997	1,975	7/1/1997	15.500	1.579	3,316	194,865	1.7%	11	No
	1998	2,221	7/1/1998	14.500	1.524	3,607	181,126	2.0%	10	No
	1999	0	7/1/1999	13.500	1.570	0	156,739	0.0%	9	No
	2000	8,493	7/1/2000	12.500	1.519	12,899	182,453	7.1%	10	No
	2001	0	7/1/2001	11.500	1.469	0	198,898	0.0%	11	No
	2002	2,073	7/1/2002	10.500	1.421	2,945	169,296	1.7%	10	No
	2003	0	7/1/2003	9.500	1.374	0	133,784	0.0%	8	No
	2004	3,650	7/1/2004	8.500	1.329	4,850	176,439	2.7%	10	Yes
	2005	0	7/1/2005	7.500	1.285	0	158,864	0.0%	9	Yes
	2006	0	7/1/2006	6.500	1.243	0	146,670	0.0%	8	Yes
	2007	123,197	7/1/2007	5.500	1.202	148,068	102,599	144.3%	6	Yes
	2008	0	7/1/2008	4.500	1.162	0	104,952	0.0%	6	No
	2009	76,512	7/1/2009	3.500	1.124	86,011	119,557	71.9%	7	Yes
	2010	81,089	7/1/2010	2.500	1.087	88,158	131,086	67.3%	7	No

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012
 Illinois - 1,000,000/3,000,000 Limits

Development of Trended Loss and LAE by Territory

(1) Territory	(2) Accident Year	(3) Projected Loss and LAE (Exhibit 5)	(4) Midpoint Experience Period	(5) Years to 1/1/2013	(6) Trend Factor 1.034 ⁽⁵⁾	(7) Trended Loss and LAE (3)*(6)	(8) On-Level Earned Premium	(9) Trended On-Level Loss and LAE Ratio (7)/(8)	(10) Earned Exposures	(11) Accident Year Included in Statewide Indication
IL3	1997	15,961	7/1/1997	15.500	1.679	26,800	462,492	5.8%	36	No
	1998	8,853	7/1/1998	14.500	1.624	14,376	391,632	3.7%	30	No
	1999	16,134	7/1/1999	13.500	1.570	25,338	367,161	6.9%	29	No
	2000	3,690	7/1/2000	12.500	1.519	5,605	468,725	1.2%	36	No
	2001	17,658	7/1/2001	11.500	1.469	25,938	483,266	5.4%	38	No
	2002	41,093	7/1/2002	10.500	1.421	58,376	430,548	13.6%	34	No
	2003	1,583,328	7/1/2003	9.500	1.374	2,175,284	374,194	581.3%	29	No
	2004	121,769	7/1/2004	8.500	1.329	161,793	369,072	43.8%	29	Yes
	2005	31,375	7/1/2005	7.500	1.285	40,316	361,048	11.2%	28	Yes
	2006	276,440	7/1/2006	6.500	1.243	343,545	353,178	97.3%	27	Yes
	2007	93,756	7/1/2007	5.500	1.202	112,684	388,415	30.6%	29	Yes
	2008	58,724	7/1/2008	4.500	1.162	68,259	350,752	19.5%	27	No
	2009	189,682	7/1/2009	3.500	1.124	213,229	348,600	61.2%	27	Yes
	2010	275,252	7/1/2010	2.500	1.087	299,248	362,713	82.5%	28	No

**The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012**

Illinois - Territory 1 - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE - Territory 1

(1) Accident Year	(2) Method 1: Incurred	(3) Method 2: Paid	(4) Indicated Ultimate	(5) Selected Ultimate
1997	1,190,093	1,196,694	1,193,393	1,193,393
1998	1,070,216	1,081,271	1,075,743	1,075,743
1999	2,055,717	2,091,396	2,073,556	2,073,556
2000	312,495	322,174	317,334	317,334
2001	4,025,527	4,233,067	4,129,297	4,129,297
2002	867,591	840,042	853,816	853,816
2003	1,664,475	1,910,209	1,787,342	1,787,342
2004	743,709	932,556	838,132	838,132
2005	809,481	695,208	652,345	652,345
2006	1,308,278	1,482,656	1,395,467	1,395,467
2007	1,434,222	1,165,526	1,299,874	1,299,874
2008	465,100	314,259	389,679	389,679
2009	1,364,444	1,666,509	1,515,477	1,515,477
2010	1,550,514	1,708,401	1,629,457	1,629,457
	18,681,860	19,639,967	19,150,914	19,150,914

**The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012**

Illinois - Territory 1 - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE - Territory 1

Method 1: Incurred Projection

(1) Accident Year	(2) Incurred	(3) Ultimate Factor	(4) Indicated Ultimate (2)*(3)	(5) Selected Ultimate
1997	1,178,728	1.010	1,190,093	1,190,093
1998	1,057,655	1.012	1,070,216	1,070,216
1999	2,025,628	1.015	2,055,717	2,055,717
2000	306,694	1.019	312,495	312,495
2001	3,928,888	1.025	4,025,527	4,025,527
2002	840,042	1.033	867,591	867,591
2003	1,592,692	1.045	1,664,475	1,664,475
2004	696,777	1.064	743,709	743,709
2005	556,850	1.095	609,481	609,481
2006	1,137,405	1.150	1,308,278	1,308,278
2007	1,165,526	1.231	1,434,222	1,434,222
2008	309,620	1.502	465,100	465,100
2009	292,569	2.366	692,246	1,364,444
2010	123,000	5.168	635,650	1,550,514
	15,214,072		17,074,799	18,661,860

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012

Illinois - Territory 1 - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE - Territory 1
Method 2: Paid Projection

(1) Accident Year	(2) Paid	(3) Ultimate Factor	(4) Indicated Ultimate (2)*(3)	(5) Selected Ultimate
1997	1,178,728	1.015	1,196,694	1,196,694
1998	1,057,655	1.022	1,081,271	1,081,271
1999	2,024,066	1.033	2,091,396	2,091,396
2000	306,694	1.050	322,174	322,174
2001	3,926,243	1.078	4,233,067	4,233,067
2002	743,470	1.124	835,438	840,042
2003	1,590,948	1.201	1,910,209	1,910,209
2004	698,777	1.335	932,556	932,556
2005	460,252	1.510	695,208	695,208
2006	829,149	1.788	1,482,656	1,482,656
2007	405,261	2.328	943,588	1,165,526
2008	84,638	3.713	314,259	314,259
2009	63,346	7.328	464,209	1,666,509
2010	49,400	15.944	787,627	1,708,401
	13,418,625		17,290,352	19,639,967

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012

Illinois - Territory 2 - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE - Territory 2

(1) Accident Year	(2) Method 1: Incurred	(3) Method 2: Paid	(4) Indicated Ultimate	(5) Selected Ultimate
1997	1,971	1,982	1,975	1,975
1998	2,213	2,236	2,221	2,221
1999	0	0	0	0
2000	8,406	8,666	8,493	8,493
2001	0	0	0	0
2002	2,014	2,191	2,073	2,073
2003	0	0	0	0
2004	3,725	3,500	3,650	3,650
2005	0	0	0	0
2006	0	0	0	0
2007	131,403	106,785	123,197	123,197
2008	0	0	0	0
2009	76,230	77,077	76,512	76,512
2010	76,930	89,405	81,089	81,089
	302,863	291,844	299,210	299,210

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012

Illinois - Territory 2 - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE - Territory 2

Method 1: Incurred Projection

(1) Accident Year	(2) Incurred	(3) Ultimate Factor	(4) Indicated Ultimate (2)*(3)	(5) Selected Ultimate
1997	1,952	1.010	1,971	1,971
1998	2,188	1.012	2,213	2,213
1999	0	1.015	0	0
2000	8,250	1.019	8,408	8,408
2001	0	1.025	0	0
2002	1,950	1.033	2,014	2,014
2003	0	1.045	0	0
2004	3,500	1.064	3,725	3,725
2005	0	1.095	0	0
2006	0	1.150	0	0
2007	106,785	1.231	131,403	131,403
2008	0	1.502	0	0
2009	26,000	2.366	61,519	76,230
2010	0	5.168	0	76,930
	150,825		211,251	302,893

**The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012**

Illinois - Territory 2 - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE - Territory 2
Method 2: Paid Projection

(1) Accident Year	(2) Paid	(3) Ultimate Factor	(4) Indicated Ultimate (2)*(3)	(5) Selected Ultimate
1997	1,952	1.015	1,982	1,982
1998	2,188	1.022	2,236	2,236
1999	0	1.033	0	0
2000	8,250	1.050	8,666	8,666
2001	0	1.078	0	0
2002	1,950	1.124	2,191	2,191
2003	0	1.201	0	0
2004	2,310	1.335	3,083	3,500
2005	0	1.510	0	0
2006	0	1.788	0	0
2007	6,785	2.328	15,798	106,785
2008	0	3.713	0	0
2009	1,950	7.328	14,290	77,077
2010	0	15.944	0	89,405
	25,385		48,247	291,844

**The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012**

Illinois - Territory 3 - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE - Territory 3

(1) Accident Year	(2) Method 1: Incurred	(3) Method 2: Paid	(4) Indicated Ultimate	(5) Selected Ultimate
1997	15,917	16,005	15,961	15,961
1998	8,808	8,899	8,853	8,853
1999	15,989	16,279	16,134	16,134
2000	3,634	3,747	3,690	3,690
2001	17,209	18,108	17,658	17,658
2002	39,361	42,825	41,093	41,093
2003	1,618,223	1,548,434	1,583,328	1,583,328
2004	108,150	135,387	121,769	121,769
2005	26,365	36,385	31,375	31,375
2006	295,754	257,126	276,440	276,440
2007	73,530	113,982	93,756	93,756
2008	35,441	82,008	58,724	58,724
2009	153,384	225,979	189,682	189,682
2010	283,462	267,042	275,252	275,252
	2,895,225	2,772,205	2,733,715	2,733,715

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012

Illinois - Territory 3 - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE - Territory 3
Method 1: Incurred Projection

(1) Accident Year	(2) Incurred	(3) Ultimate Factor	(4) Indicated Ultimate (2)*(3)	(5) Selected Ultimate
1997	15,765	1.010	15,917	15,917
1998	8,704	1.012	8,808	8,808
1999	15,755	1.015	15,989	15,989
2000	3,567	1.019	3,634	3,634
2001	16,796	1.025	17,209	17,209
2002	38,111	1.033	39,361	39,361
2003	1,548,434	1.045	1,618,223	1,618,223
2004	101,816	1.064	108,150	108,150
2005	24,088	1.095	26,365	26,365
2006	257,126	1.150	295,754	295,754
2007	59,755	1.231	73,530	73,530
2008	23,593	1.502	35,441	35,441
2009	6,926	2.366	16,386	153,384
2010	70,596	5.168	364,833	283,462
	2,190,830		2,639,599	2,695,225

**The Psychiatrists' Program
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Illinois - Territory 3 - 1,000,000/3,000,000 Limits

Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE - Territory 3
Method 2: Paid Projection

(1) Accident Year	(2) Paid	(3) Ultimate Factor	(4) Indicated Ultimate (2)*(3)	(5) Selected Ultimate
1997	15,765	1.015	16,005	16,005
1998	8,704	1.022	8,899	8,899
1999	15,755	1.033	16,279	16,279
2000	3,567	1.050	3,747	3,747
2001	16,796	1.078	18,108	18,108
2002	38,111	1.124	42,825	42,825
2003	220,981	1.201	265,326	1,548,434
2004	101,447	1.335	135,387	135,387
2005	24,088	1.510	36,385	36,385
2006	82,542	1.788	147,599	257,126
2007	48,954	2.328	113,982	113,982
2008	22,087	3.713	82,008	82,008
2009	6,926	7.328	50,751	225,979
2010	19,658	15.944	313,426	267,042
	625,380		1,250,727	2,772,205

Countrywide Exhibits

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012
Countrywide Excluding Kansas, Louisiana and Pennsylvania - Occurrence - 1,000,000/3,000,000 Limits

On-Level Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
State/Territory	1997	1998	1999	2000	2001	2002	Earned Exposures 2003	2004	2005	2006	2007	2008	2009	2010
AK1	16	12	12	12	21	16	11	7	6	7	9	9	10	11
AL1	74	66	59	59	94	72	61	75	66	68	70	65	55	54
AR1	26	26	23	23	23	22	24	26	28	26	28	28	24	22
AZ1	73	66	63	63	76	68	67	56	61	66	68	66	66	54
CA1	61	55	59	59	81	89	89	92	95	142	184	199	188	174
CA2	7	8	10	13	13	17	22	18	18	20	20	21	21	21
CA3	43	51	51	51	56	66	79	85	82	88	121	125	133	135
CO1	183	154	157	157	177	201	196	183	185	149	152	152	141	135
CT1	329	281	253	253	321	303	303	287	272	287	286	276	275	276
DC1	173	150	127	123	123	112	109	111	111	109	111	125	128	127
DE1	19	12	11	11	11	12	12	19	26	37	45	51	52	54
FL1	41	38	36	36	50	64	72	29	43	55	58	57	52	55
FL2	202	189	196	196	221	257	276	243	285	297	292	293	276	276
GA1	143	134	132	143	159	224	333	159	148	153	157	164	146	146
HI1	8	6	5	5	7	8	7	6	6	6	7	8	6	6
IA1	44	36	35	39	39	39	35	37	38	39	38	37	41	38
ID1	19	15	14	15	15	12	13	11	11	11	9	9	7	5
IL1	227	192	171	184	184	194	182	133	126	140	146	129	115	110
IL2	11	10	9	10	10	11	10	10	9	8	6	6	7	7
IL3	36	30	29	36	36	38	34	29	28	27	29	27	27	28
IN1	15	15	19	14	14	14	12	27	41	40	39	38	33	41
KY1	59	60	57	63	63	78	106	103	114	101	98	102	93	93
MA1	371	293	280	287	287	304	267	282	286	295	306	288	256	255
MD1	142	121	123	159	159	145	148	226	255	279	285	280	289	274
MD2	15	10	9	23	23	16	16	35	35	33	34	36	39	39
ME1	65	52	45	61	61	62	60	48	40	47	38	32	34	30
M11	14	12	7	8	8	7	5	10	2	2	3	4	5	6
M12	30	22	17	19	19	16	16	19	23	21	24	27	22	26
MN1	52	43	39	41	41	43	47	39	36	48	33	34	32	36
MO1	49	43	41	41	41	40	39	56	64	61	61	66	67	68
MO2	28	27	24	24	24	26	68	55	55	66	85	61	53	50
MS1	67	63	61	70	70	68	66	70	71	72	79	72	69	73
MT1	2	3	2	2	1	3	3	3	5	5	5	5	2	2

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012

Countrywide Excluding Kansas, Louisiana and Pennsylvania - Occurrence - 1,000,000/3,000,000 Limits

On-Level Earned Premium

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
State/Territory	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
NC1	245	209	201	261	242	250	258	252	266	289	288	287	284	279
ND1	9	7	4	19	9	13	13	12	3	3	4	3	6	15
NE1	12	12	10	9	9	7	4	5	3	3	3	4	3	2
NH1	29	16	17	15	16	16	15	14	16	17	16	15	16	17
NJ1	91	80	90	143	184	194	223	257	281	313	342	360	349	329
NM1	19	16	16	16	13	13	16	16	17	21	27	25	25	26
NV1	12	12	11	11	11	15	15	13	11	7	13	13	14	13
NY1	426	331	319	392	423	466	429	409	407	485	474	466	469	468
NY2	522	415	406	436	487	610	441	441	465	529	535	549	566	583
NY3	315	249	233	289	306	346	288	288	280	306	299	306	313	294
NY4	82	72	70	92	75	87	71	70	68	78	68	65	66	63
NY5	322	266	257	307	283	339	275	265	264	295	286	281	279	271
OH1	196	179	159	190	192	194	203	215	259	238	232	230	212	204
OH2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OK1	44	38	38	45	41	40	42	63	94	100	106	109	113	113
OR1	46	37	37	87	80	95	114	109	136	127	135	140	137	137
RI1	90	82	79	98	94	47	81	70	63	81	75	77	83	97
SC1	55	50	48	55	63	81	73	78	88	95	99	102	106	114
SD1	5	3	4	4	5	4	3	3	2	2	2	2	2	2
TN1	14	14	12	15	13	12	12	16	16	18	16	21	19	22
TX1	131	127	111	127	116	101	114	78	78	68	61	61	60	53
TX2	84	83	65	68	62	58	63	51	50	43	43	39	39	44
TX3	14	14	11	8	8	10	7	5	5	4	4	4	3	2
TX4	37	29	28	28	26	29	32	32	28	26	24	21	23	22
UT1	11	8	11	13	11	8	8	10	10	9	12	17	11	10
VA1	77	69	68	78	72	140	153	87	83	90	89	93	96	94
VA2	43	35	31	35	68	107	36	38	40	40	37	37	31	32
VA3	84	74	77	76	85	134	89	98	98	97	94	98	84	86
V1	22	16	22	22	22	21	21	21	25	25	26	25	29	28
WA1	116	102	98	106	102	103	109	105	111	122	119	119	124	122
WI1	87	60	48	41	39	33	25	18	19	19	19	17	16	15
WV1	42	47	41	57	62	54	55	53	51	50	56	62	55	55
WY1	2	0	0	1	0	1	0	1	1	1	2	2	1	1
	5,930	5,041	4,793	5,676	5,834	6,418	5,897	5,758	5,971	6,397	6,540	6,541	6,398	6,361

The Psychiatrists' Program
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On-Level Earned Premium

(1)	(16)	(17)
State/Territory	Current Rate Level	Remarks
AK1	8,339 Manual rate.	
AL1	7,912 Manual rate.	
AR1	5,031 Manual rate.	
AZ1	11,661 Manual rate.	
CA1	7,720 Manual rate.	
CA2	7,213 Manual rate.	
CA3	4,987 Manual rate.	
CO1	5,784 Manual rate.	
CT1	5,875 Manual rate.	
DC1	8,009 Manual rate.	
DE1	7,104 Manual rate.	
FL1	17,599 Manual rate.	
FL2	10,888 Manual rate.	
GA1	8,227 Manual rate.	
HI1	11,189 Manual rate.	
IA1	7,611 Manual rate.	
ID1	7,899 Manual rate.	
IL1	22,165 Manual rate.	
IL2	17,715 Manual rate.	
IL3	12,847 Manual rate.	
IN1	6,921 Manual rate.	
KY1	8,074 Manual rate.	
MA1	4,244 Manual rate.	
MD1	6,917 Manual rate.	
MD2	7,475 Manual rate.	
ME1	6,385 Manual rate.	
MI1	19,591 Manual rate.	
MI2	7,017 Manual rate.	
MN1	6,841 Manual rate.	
MO1	11,063 Manual rate.	
MO2	7,168 Manual rate.	
MS1	8,075 Manual rate.	
MT1	9,018 Manual rate.	

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On-Level Earned Premium

(1)	(16)	(17)
State/Territory	Current Rate Level	Remarks
NC1	5,571 Manual rate.	
ND1	7,651 Manual rate.	
NE1	5,100 Manual rate.	
NH1	7,092 Manual rate.	
NI1	6,258 Manual rate.	
NM1	7,963 Manual rate.	
NV1	12,053 Manual rate.	
NY1	6,303 Manual rate.	
NY2	5,176 Manual rate.	
NY3	4,222 Manual rate.	
NY4	3,041 Manual rate.	
NY5	2,829 Manual rate.	
OH1	9,344 Manual rate.	
OH2	9,255 Manual rate.	
OK1	4,960 Manual rate.	
OR1	5,204 Manual rate.	
RI1	6,527 Manual rate.	
SC1	3,936 Manual rate.	
SD1	8,852 Manual rate.	
TN1	5,905 Manual rate.	
TX1	12,395 Manual rate.	
TX2	10,696 Manual rate.	
TX3	17,520 Manual rate.	
TX4	9,042 Manual rate.	
UT1	6,719 Manual rate.	
VA1	7,768 Manual rate.	
VA2	7,832 Manual rate.	
VA3	5,963 Manual rate.	
VT1	5,560 Manual rate.	
WA1	5,511 Manual rate.	
WI1	4,469 Manual rate.	
WV1	8,370 Manual rate.	
WY1	9,994 Manual rate.	

**The Psychiatrists' Program
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Countrywide Excluding Kansas, Louisiana and Pennsylvania - Occurrence - 1,000,000/3,000,000 Limits

On-Level Earned Premium

(1)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
State/Territory	1997	1998	1999	2000	2001	2002	2003	On-Level Earned Premium 2004	2005	2006	2007	2008	2009	2010
AK1	130,644	100,098	102,845	175,327	130,134	91,127	35,029	56,210	50,813	61,152	77,163	74,860	83,325	95,814
AL1	587,466	521,884	467,430	744,847	567,117	486,218	477,325	589,464	522,277	536,390	553,099	514,824	435,796	428,107
AR1	132,483	132,435	117,952	116,717	111,540	122,522	116,067	132,799	141,260	130,240	138,363	142,907	122,845	112,509
AZ1	850,281	764,160	737,599	891,485	789,110	778,865	714,202	656,671	715,058	765,023	797,576	764,559	768,382	632,626
CA1	472,207	424,894	455,713	622,288	689,482	688,645	685,917	713,903	732,402	1,096,496	1,420,940	1,537,612	1,450,641	1,345,137
CA2	48,087	57,498	70,207	91,678	126,121	156,018	126,880	127,703	133,044	143,725	143,683	150,419	153,960	149,434
CA3	213,194	214,853	256,583	278,741	331,156	394,726	381,950	422,031	409,572	439,944	602,303	621,330	663,371	760,746
CO1	1,058,954	890,179	910,078	1,023,819	1,164,504	1,136,328	1,095,451	945,450	955,618	860,737	881,902	877,474	815,930	782,668
CT1	1,933,365	1,650,067	1,485,663	1,885,839	1,780,850	1,778,137	1,847,343	1,885,167	1,595,734	1,688,891	1,682,949	1,623,390	1,613,627	1,623,885
DC1	1,385,557	1,203,243	1,015,507	986,627	982,066	895,473	868,635	891,652	888,310	923,525	984,723	1,000,909	1,028,393	1,016,124
DE1	134,976	87,040	76,544	74,985	81,757	84,398	107,220	135,867	187,359	259,813	319,596	360,374	385,415	385,111
FL1	721,559	663,870	627,557	886,338	1,118,569	1,258,954	671,477	517,210	758,245	959,193	1,027,577	1,010,706	918,163	968,111
FL2	2,202,098	2,060,772	2,132,325	2,408,919	2,800,551	3,006,224	2,662,864	2,640,799	3,107,263	3,235,163	3,177,120	3,195,311	3,001,402	3,002,284
GA1	1,178,518	1,103,758	1,085,407	1,306,989	1,840,152	2,741,077	1,922,283	1,305,180	1,221,117	1,262,821	1,288,304	1,348,709	1,204,461	1,202,551
HI1	93,242	68,154	58,829	76,128	84,534	76,658	68,787	68,136	66,423	71,094	74,561	70,524	67,606	62,505
IA1	332,347	274,085	264,276	296,725	298,967	262,886	245,627	280,070	288,269	297,473	288,744	279,156	308,632	291,043
ID1	150,081	116,202	108,011	121,368	97,650	99,908	96,654	84,422	88,727	90,573	74,783	70,435	51,854	36,221
IL1	5,031,455	4,253,798	3,797,362	4,088,037	4,307,281	4,043,144	3,357,561	2,943,506	2,797,779	3,101,143	3,230,596	2,856,711	2,551,264	2,432,413
IL2	194,865	181,126	156,739	182,453	198,898	169,296	133,784	176,439	156,864	146,670	102,599	104,952	119,557	131,086
IL3	462,492	391,632	367,161	468,725	483,266	430,548	374,194	369,072	381,048	353,178	388,415	350,752	348,600	362,713
IN1	106,122	106,466	128,882	100,316	95,161	86,305	106,937	186,173	285,000	277,988	270,599	266,032	225,646	284,660
KY1	479,730	482,506	457,232	511,333	630,413	859,400	795,152	829,953	920,058	814,123	789,277	825,482	750,966	749,524
MA1	1,578,292	1,242,876	1,187,056	1,215,972	1,291,092	1,134,405	1,104,492	1,196,631	1,215,423	1,251,045	1,297,482	1,222,129	1,088,379	1,083,513
MD1	985,096	837,705	847,784	1,101,973	1,003,732	1,026,917	1,297,273	1,563,729	1,767,204	1,927,816	1,970,399	1,939,538	1,995,912	1,892,310
MD2	109,633	74,470	69,981	173,370	118,820	122,415	150,866	258,278	260,995	247,878	254,132	265,806	293,784	294,368
ME1	415,025	331,558	285,987	390,902	396,343	383,643	330,388	304,521	254,126	298,676	240,129	206,252	213,999	189,797
MI1	267,744	227,799	140,380	155,619	131,923	107,089	108,204	188,901	38,692	29,387	58,021	75,260	103,752	107,759
MI2	208,171	156,635	119,429	131,415	110,630	113,675	125,800	132,933	164,760	146,737	166,679	186,938	156,124	183,856
MN1	358,012	297,362	270,191	282,660	291,334	319,214	328,314	265,217	244,843	232,477	223,699	234,805	216,578	247,484
MO1	538,399	480,005	449,554	454,030	441,065	436,547	497,651	622,009	702,807	671,096	674,992	733,780	741,032	749,166
MO2	203,093	192,784	171,444	171,677	183,109	487,336	493,308	392,427	356,176	472,139	606,174	437,201	377,254	358,951
MS1	543,044	508,378	495,668	562,097	549,063	530,930	544,965	566,502	577,194	585,156	639,342	578,659	556,344	588,441
MT1	18,036	30,223	16,776	11,259	24,696	30,750	29,946	28,195	41,537	49,208	49,297	45,056	21,380	20,106

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On-Level Earned Premium

(1)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
State/Territory	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
NC1	1,364,895	1,164,076	1,118,422	1,455,040	1,347,999	1,391,033	1,439,538	1,405,813	1,479,191	1,609,891	1,602,570	1,598,566	1,584,550	1,554,106
ND1	66,309	60,998	29,733	142,159	66,411	96,953	101,768	92,943	19,326	19,716	27,514	22,323	43,713	110,942
NE1	62,568	50,792	50,792	46,749	45,454	35,972	20,493	23,795	15,810	13,524	15,814	20,524	13,209	12,319
NH1	208,032	110,141	118,177	107,451	115,777	113,863	103,496	98,462	116,714	121,106	113,111	107,533	115,845	121,325
NJ1	570,000	502,884	562,727	892,806	1,027,251	1,214,825	1,398,462	1,810,579	1,832,365	1,961,074	2,140,099	2,255,704	2,186,201	2,059,414
NM1	153,951	124,576	127,148	130,483	107,214	100,775	107,675	124,272	133,216	165,466	213,744	195,338	197,785	204,520
NY1	141,623	139,211	137,378	136,950	135,734	176,701	186,776	161,948	128,598	87,217	152,146	157,458	165,719	155,497
NY2	2,686,654	2,084,811	2,011,864	2,470,486	2,664,189	2,938,853	2,705,342	2,579,408	2,566,565	3,056,257	2,988,222	2,935,832	2,957,265	2,948,663
NY3	2,701,009	2,146,725	2,101,914	2,255,887	2,417,430	3,155,937	2,284,470	2,284,407	2,406,803	2,735,746	2,770,000	2,842,116	2,931,107	3,020,020
NY4	1,328,171	1,049,631	984,821	1,219,856	1,292,780	1,461,624	1,256,041	1,214,318	1,183,321	1,292,056	1,284,271	1,292,338	1,320,414	1,242,075
NY5	248,095	217,975	213,640	281,213	227,296	264,838	215,047	211,754	206,306	236,087	207,060	196,920	200,649	190,774
OH1	910,938	752,300	728,550	868,893	801,610	957,910	777,288	748,945	746,802	833,751	810,398	794,389	790,479	766,075
OH2	1,835,317	1,673,796	1,490,298	1,777,366	1,791,007	1,811,441	1,896,780	2,005,796	2,419,228	2,225,909	2,171,201	2,145,574	1,984,558	1,910,281
OK1	219,480	187,984	188,651	223,828	203,931	199,557	209,301	313,947	467,198	495,916	526,713	542,942	559,413	562,580
OR1	237,649	194,047	192,331	452,466	415,178	494,044	595,516	566,160	709,943	658,570	703,728	726,589	713,064	713,646
RI1	587,430	535,185	517,058	642,239	612,957	309,962	525,591	455,624	408,324	528,657	492,383	504,289	538,819	635,625
SC1	215,496	197,333	187,324	215,276	247,219	317,753	288,697	306,136	345,069	374,007	388,904	399,940	415,600	446,772
SD1	41,309	30,982	33,080	34,558	43,590	31,858	30,193	23,853	18,960	19,474	17,178	14,207	15,771	14,007
TN1	84,638	82,134	68,775	90,892	77,822	71,406	70,635	93,596	92,282	105,965	97,403	122,550	112,609	130,299
TX1	1,625,811	1,579,377	1,379,163	1,578,826	1,436,654	1,245,702	1,416,181	961,517	970,670	848,436	758,286	762,224	748,273	659,511
TX2	894,899	892,274	691,110	728,445	685,103	620,671	672,524	549,607	531,766	480,684	484,634	421,828	419,139	473,570
TX3	251,120	242,884	184,295	135,926	138,900	174,978	127,340	83,257	87,103	64,824	64,824	62,513	49,932	43,452
TX4	334,554	265,467	249,736	250,129	233,490	262,712	288,972	292,806	256,926	231,920	217,430	190,659	204,508	202,806
UT1	71,669	55,812	76,079	84,045	71,948	51,833	54,169	64,165	65,289	61,225	79,828	113,836	76,482	67,584
VA1	594,899	534,283	525,808	605,303	557,147	1,087,270	1,188,184	675,472	642,239	702,984	690,278	724,425	747,870	732,271
VA2	339,387	274,789	243,879	277,118	534,865	837,882	284,503	297,482	316,090	312,355	286,755	286,161	242,361	248,803
VA3	501,886	439,478	458,901	451,355	506,731	797,922	531,925	586,394	584,468	578,240	580,483	584,784	498,363	515,313
VT1	124,173	89,147	99,449	124,861	121,486	116,268	110,535	117,002	117,006	669,727	144,852	137,270	158,048	154,184
WA1	637,898	563,270	541,605	583,448	580,641	566,285	602,761	578,171	614,148	669,727	654,988	657,635	685,900	673,984
WI1	390,665	286,172	216,484	184,423	174,794	149,402	111,171	80,028	86,582	85,961	82,863	77,838	70,551	65,799
WV1	351,540	396,900	340,643	478,656	514,907	451,607	457,549	442,890	426,952	418,769	470,280	522,251	462,404	460,793
WY1	19,988	4,997	4,997	5,011	2,670	5,558	0	6,971	11,128	10,662	15,681	18,687	9,994	9,994
	42,924,654	37,041,565	34,807,985	40,922,800	42,411,293	45,853,181	41,942,511	40,335,542	41,872,381	44,550,737	45,648,849	45,408,305	44,039,779	43,676,109

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Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAF:

(1) Accident Year	(2) Method 1: Incurred	(3) Method 2: Paid	(4) Indicated Ultimate	(5) Selected Ultimate
1997	15,714,108	15,796,942	15,755,525	15,755,525
1998	25,845,568	25,542,232	25,893,900	25,893,900
1999	17,526,682	17,764,869	17,645,776	17,645,776
2000	16,396,019	16,624,255	16,510,137	16,510,137
2001	23,108,578	23,707,702	23,408,140	23,408,140
2002	18,130,290	18,674,588	18,402,439	18,402,439
2003	18,855,401	19,368,580	19,111,991	19,111,991
2004	16,433,379	18,954,912	17,894,145	17,894,145
2005	22,984,587	26,760,871	24,872,729	24,872,729
2006	28,666,454	36,570,823	32,618,638	32,618,638
2007	28,951,169	35,419,873	32,185,521	32,185,521
2008	16,349,081	21,946,324	20,147,702	20,147,702
2009	26,886,690	30,880,462	28,933,576	28,933,576
2010	28,588,848	31,590,212	30,089,530	30,089,530
	306,436,853	339,702,845	323,069,749	323,069,749

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Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE

Method 1: Incurred Projection

(1) Accident Year	(2) Incurred	(3) Ultimate Factor	(4) Indicated Ultimate (2)*(3)	(5) Selected Ultimate
1997	15,564,035	1.010	15,714,108	15,714,108
1998	25,542,232	1.012	25,845,568	25,845,568
1999	17,270,148	1.015	17,526,682	17,526,682
2000	16,091,647	1.019	16,396,019	16,396,019
2001	22,553,826	1.025	23,108,578	23,108,578
2002	17,554,580	1.033	18,130,290	18,130,290
2003	18,042,227	1.045	18,855,401	18,855,401
2004	15,440,543	1.064	16,433,379	16,433,379
2005	20,999,772	1.095	22,984,587	22,984,587
2006	24,922,363	1.150	28,666,454	28,666,454
2007	23,527,278	1.231	28,951,169	28,951,169
2008	12,215,116	1.502	18,349,081	18,349,081
2009	8,384,040	2.366	19,837,451	26,886,690
2010	2,955,405	5.168	15,273,252	28,588,848
	241,063,212		286,072,019	306,436,853

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Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE
Method 1: Incurred Projection

Accident Year	18	30	42	54	66	78	90	102	114	126	138	150	162	174
	Incurred Losses Limited to 1,000,000 and Unlimited LAE													
1997	2,357,013	5,280,002	11,138,821	14,587,586	15,119,513	15,265,494	15,194,190	15,217,989	16,047,718	15,888,759	15,702,436	15,482,671	15,488,940	15,564,035
1998	3,604,116	11,305,531	17,592,450	21,836,063	20,062,935	21,839,487	22,313,081	23,335,046	24,035,162	23,878,614	24,334,232	24,365,709	25,542,232	
1999	3,765,924	8,089,482	11,398,584	13,046,448	14,143,261	14,640,425	16,578,737	17,140,746	17,705,424	17,415,513	17,294,368	17,270,148		
2000	3,183,194	7,026,591	10,583,939	11,718,127	11,997,461	16,300,365	16,462,519	16,209,674	16,025,393	15,835,059	16,091,847			
2001	5,010,294	10,613,463	15,512,247	17,313,754	20,991,921	22,499,315	21,998,877	22,620,271	22,789,130	22,553,826				
2002	5,745,476	8,317,937	11,287,214	14,654,070	16,963,767	16,756,974	17,503,117	17,565,507	17,554,580					
2003	4,345,730	8,735,929	12,130,990	14,693,589	17,126,285	17,191,295	17,722,288	18,042,227						
2004	3,835,464	6,701,243	10,799,270	15,480,859	14,671,510	14,871,883	15,440,543							
2005	4,250,957	8,996,468	15,510,328	18,780,567	20,711,778	20,989,772								
2006	4,188,724	11,213,782	19,549,410	23,404,844	24,922,363									
2007	4,665,082	11,313,094	19,512,178	23,527,278										
2008	3,394,169	8,502,063												
2009	4,367,262													
2010	2,955,405													

Accident Year	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-Ult
1997	2,240	2,110	1,310	1,036	1,010	0,995	1,067	0,990	0,991	0,988	0,986	1,001	1,004	
1998	3,137	1,555	1,242	0,919	1,089	1,022	1,046	1,030	0,983	1,019	1,001	1,048		
1999	2,148	1,409	1,145	1,084	1,035	1,132	1,034	1,033	0,984	0,983	0,989			
2000	2,207	1,506	1,107	1,024	1,369	1,010	0,985	0,989	0,988	1,016				
2001	2,118	1,462	1,116	1,212	1,072	0,973	1,033	1,007	0,990					
2002	1,448	1,358	1,297	1,158	0,988	1,045	1,004	0,999						
2003	2,010	1,388	1,211	1,166	1,004	1,031	1,018							
2004	1,747	1,612	1,434	0,948	1,014	1,038								
2005	2,116	1,724	1,211	1,103	1,014									
2006	2,677	1,743	1,197	1,065										
2007	2,425	1,725	1,206											
2008	2,505	1,437												
2009	1,920													
Average	2,208	1,586	1,225	1,071	1,065	1,031	1,027	1,008	0,989	1,004	0,995	1,025	1,004	
Harmonic	2,133	1,562	1,219	1,064	1,056	1,029	1,026	1,008	0,989	1,004	0,995	1,024	1,004	
Sum-of-Square	2,201	1,587	1,233	1,082	1,035	1,031	1,015	1,004	0,989	1,009	0,998	1,039	1,004	
Truncated	2,192	1,556	1,215	1,073	1,034	1,023	1,027	1,007	0,990	1,005	0,999	1,025	1,004	
Loss Weighted	2,172	1,576	1,220	1,068	1,057	1,027	1,027	1,009	0,989	1,005	0,996	1,030	1,004	
Industry	2,269	1,266	1,077	1,028	1,012	1,006	1,003	1,002	1,001	1,001	1,000	1,000	1,001	
Fitted	2,311	1,470	1,201	1,097	1,052	1,030	1,018	1,012	1,008	1,006	1,004	1,003	1,002	1,010
Selected	2,184	1,575	1,221	1,070	1,051	1,028	1,018	1,012	1,008	1,006	1,004	1,003	1,002	1,010

Accident Year	18-Ult	30-Ult	42-Ult	54-Ult	66-Ult	78-Ult	90-Ult	102-Ult	114-Ult	126-Ult	138-Ult	150-Ult	162-Ult	174-Ult
Selected	5,168	2,366	1,502	1,231	1,150	1,085	1,064	1,045	1,033	1,025	1,019	1,015	1,012	1,010

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Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE

Method 2: Paid Projection

(1)	(2)	(3)	(4)	(5)
Accident Year	Paid	Ultimate Factor	Indicated Ultimate (2)*(3)	Selected Ultimate
1997	15,559,781	1.015	15,796,942	15,796,942
1998	23,920,950	1.022	24,455,073	25,542,232
1999	17,192,949	1.033	17,764,869	17,764,869
2000	15,825,461	1.050	16,624,255	16,624,255
2001	21,989,304	1.078	23,707,702	23,707,702
2002	18,618,823	1.124	18,674,588	18,674,588
2003	16,131,428	1.201	19,368,580	19,368,580
2004	14,203,178	1.335	18,954,912	18,954,912
2005	17,716,633	1.510	26,760,871	26,760,871
2006	20,451,580	1.788	36,570,823	36,570,823
2007	15,212,440	2.328	35,419,873	35,419,873
2008	5,910,727	3.713	21,946,324	21,946,324
2009	3,306,745	7.328	24,232,365	30,980,462
2010	1,800,023	15.944	28,699,599	31,590,212
	205,840,020		328,976,777	339,702,645

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Ultimate Accident Year Losses Limited to 1,000,000 and Unlimited LAE
Method 2: Paid Projection

Accident Year	18	30	42	54	66	78	90	102	114	126	138	150	162	174
	Paid Losses Limited to 1,000,000 and Unlimited LAE													
1997	448,440	1,770,449	4,078,627	8,492,674	9,930,107	10,142,799	10,268,017	10,556,339	13,737,436	14,583,318	15,132,850	15,358,619	15,426,595	15,559,781
1998	801,182	2,235,628	5,536,368	10,483,394	11,105,668	11,558,591	12,082,026	17,956,852	20,032,766	20,813,012	22,876,272	22,986,664	23,920,950	
1999	649,549	3,005,734	6,003,994	6,711,862	7,354,895	7,869,411	10,757,556	13,552,828	15,251,202	16,404,368	17,110,997	17,192,949		
2000	923,047	2,516,616	3,792,999	4,342,114	4,800,515	9,877,330	12,337,583	13,329,553	14,683,601	15,319,308	15,825,461			
2001	1,837,891	2,888,897	4,625,329	5,266,560	12,090,108	16,522,056	18,401,223	21,071,009	21,530,762	21,989,304				
2002	1,486,831	2,623,628	4,423,581	6,879,923	11,547,006	13,564,398	16,307,735	16,487,033	16,618,823					
2003	1,553,668	3,120,908	6,024,376	7,843,288	11,348,474	13,991,386	15,016,865	16,131,428						
2004	1,542,676	2,665,081	5,162,963	10,614,568	12,545,911	13,280,245	14,203,178							
2005	1,865,247	3,832,578	8,765,897	12,537,626	16,155,067	17,716,633								
2006	1,968,761	3,510,611	7,974,964	15,975,673	20,451,580									
2007	1,716,817	5,481,591	9,540,060	15,212,440										
2008	1,825,397	2,904,861	5,910,727											
2009	2,040,484	3,306,745												
2010	1,800,023													

	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-UIT
1997	3,948	2,304	2,082	1,169	1,021	1,012	1,028	1,301	1,062	1,038	1,015	1,004	1,009	
1998	2,790	2,476	1,894	1,059	1,041	1,045	1,486	1,116	1,039	1,099	1,005	1,040		
1999	4,627	1,986	1,118	1,097	1,069	1,367	1,260	1,125	1,076	1,043	1,005			
2000	2,729	1,506	1,145	1,106	2,016	1,275	1,080	1,102	1,043	1,033				
2001	1,572	1,601	1,355	1,929	1,367	1,114	1,145	1,022	1,021					
2002	1,765	1,686	1,555	1,678	1,175	1,202	1,012	1,007						
2003	2,008	1,930	1,302	1,447	1,233	1,073	1,074							
2004	1,728	1,945	2,048	1,182	1,059	1,069								
2005	2,055	2,292	1,427	1,289	1,096									
2006	2,272	2,003	1,595	1,280										
2007	3,193	1,740												
2008	1,591	2,035												
2009	1,621													
Average	2,416	1,962	1,593	1,324	1,231	1,145	1,155	1,112	1,048	1,053	1,008	1,022	1,009	
Harmonic	2,138	1,937	1,519	1,278	1,181	1,134	1,137	1,104	1,048	1,053	1,008	1,022	1,009	
Sum-of-Square	2,010	1,985	1,644	1,352	1,195	1,127	1,095	1,048	1,039	1,045	1,006	1,033	1,009	
Truncated	2,292	1,990	1,591	1,281	1,148	1,130	1,118	1,091	1,048	1,040	1,005	1,022	1,008	
Loss Weighted	2,136	1,966	1,597	1,302	1,180	1,132	1,146	1,086	1,045	1,057	1,008	1,026	1,008	
Industry	4,146	2,264	1,625	1,335	1,190	1,113	1,070	1,046	1,031	1,021	1,015	1,011	1,008	1,036
Fitted	2,028	1,816	1,612	1,430	1,284	1,180	1,112	1,068	1,042	1,026	1,017	1,011	1,007	1,015
Selected	2,176	1,974	1,595	1,302	1,184	1,132	1,112	1,068	1,042	1,025	1,017	1,011	1,007	1,015

	18-UIT	30-UIT	42-UIT	54-UIT	66-UIT	78-UIT	90-UIT	102-UIT	114-UIT	126-UIT	138-UIT	150-UIT	162-UIT	174-UIT
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Selected	15,944	7,328	3,713	2,328	1,788	1,510	1,335	1,201	1,124	1,078	1,050	1,033	1,022	1,015
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**The Psychiatrists' Program
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Ultimate Events

(1) Accident Year	(2) Reported	(3) Ultimate Factor	(4) Indicated Ultimate (2)*(3)	(5) Selected Ultimate
1997	510	1.004	512	512
1998	568	1.007	572	572
1999	641	1.012	648	648
2000	700	1.017	712	712
2001	864	1.024	885	885
2002	804	1.033	831	831
2003	800	1.045	836	836
2004	868	1.059	919	919
2005	956	1.082	1,034	1,034
2006	929	1.111	1,032	1,032
2007	910	1.152	1,049	1,049
2008	857	1.226	1,050	1,050
2009	806	1.399	1,128	1,128
2010	599	1.730	1,036	1,036
	10,812		12,245	12,245

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Ultimate Events
Method 1: Reported Projection

Accident Year	18	30	42	54	66	78	90	102	114	126	138	150	162	174
1997	274	341	405	441	458	487	477	486	489	491	498	500	503	510
1998	292	380	451	486	507	522	532	541	546	550	555	558	563	
1999	362	455	516	558	590	609	624	627	635	638	639	641		
2000	417	520	598	624	638	655	667	679	688	693	700			
2001	508	653	735	777	801	822	840	846	860	864				
2002	498	612	684	722	748	769	783	797	804					
2003	504	603	681	713	749	771	790	800						
2004	527	657	735	789	824	847	868							
2005	631	753	858	915	938	956								
2006	604	730	844	900	929									
2007	592	757	862	910										
2008	609	752	857											
2009	684	806												
2010	589													

Accident Year	18-30	30-42	42-54	54-66	66-78	78-90	90-102	102-114	114-126	126-138	138-150	150-162	162-174	174-UR
1997	1,245	1,188	1,089	1,034	1,024	1,021	1,019	1,006	1,004	1,014	1,004	1,008	1,014	
1998	1,301	1,187	1,078	1,043	1,030	1,019	1,017	1,009	1,007	1,009	1,004	1,005	1,018	
1999	1,257	1,134	1,078	1,061	1,032	1,025	1,005	1,013	1,005	1,002	1,003	1,018		
2000	1,247	1,150	1,043	1,022	1,027	1,018	1,018	1,013	1,007	1,010				
2001	1,291	1,126	1,057	1,031	1,026	1,022	1,007	1,017	1,005					
2002	1,234	1,118	1,056	1,036	1,028	1,018	1,018	1,009						
2003	1,196	1,129	1,047	1,050	1,029	1,025	1,013							
2004	1,247	1,119	1,073	1,044	1,028	1,025								
2005	1,193	1,139	1,066	1,023	1,021									
2006	1,209	1,158	1,068	1,032										
2007	1,279	1,139	1,066											
2008	1,235	1,140												
2009	1,178													
Average	1,239	1,144	1,064	1,038	1,027	1,022	1,014	1,011	1,006	1,009	1,004	1,012	1,014	
Harmonic	1,238	1,143	1,064	1,038	1,027	1,022	1,014	1,011	1,006	1,009	1,004	1,012	1,014	
Sum-of-Square	1,223	1,138	1,061	1,035	1,028	1,023	1,013	1,012	1,006	1,008	1,004	1,018	1,014	
Truncated	1,239	1,142	1,064	1,037	1,027	1,022	1,015	1,011	1,006	1,010	1,004	1,012	1,014	
Event Weights	1,234	1,140	1,063	1,037	1,027	1,022	1,013	1,012	1,006	1,008	1,004	1,012	1,014	
Industry														
Fitted	1,232	1,125	1,074	1,047	1,031	1,022	1,016	1,012	1,009	1,007	1,005	1,004	1,004	1,024
Selected	1,236	1,141	1,064	1,037	1,027	1,022	1,014	1,011	1,008	1,007	1,005	1,004	1,004	1,004

¹Excluding claims closed without payment.

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Trend	
(1) Frequency Trend [page 2, (7)]	1.018
(2) Severity Trend [page 3, (7)]	1.016
(3) Frequency * Severity [(1)*(2)]	1.035
(4) Frequency * Severity Weight	50.0%
(5) Pure Premium Trend [page 4, (7)]	1.032
(6) Pure Premium Trend Weight [1-(4)]	50.0%
(7) Indicated Trend [(3)*(4)+(5)*(6)]	1.034
(8) Selected Trend	1.034

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Frequency Trend

(1) Accident Year	(2) Ultimate Events (Exhibit 3)	(3) Earned Exposures	(4) Observed Frequency 100*(2)/(3)	(5)(a) Fitted Frequency 14 Years	(5)(b) Fitted Frequency 13 Years	(5)(c) Fitted Frequency 12 Years	(5)(d) Fitted Frequency 11 Years	(5)(e) Fitted Frequency 10 Years	(5)(f) Fitted Frequency 9 Years	(5)(g) Fitted Frequency 8 Years	(5)(h) Fitted Frequency 7 Years	(5)(i) Fitted Frequency 6 Years	(5)(j) Fitted Frequency 5 Years
1997	512	5,930	8,631	11,188									
1998	572	5,041	11,348	11,706	12,492								
1999	648	4,793	13,528	12,224	12,912	13,294							
2000	712	5,676	12,543	12,742	13,332	13,681	13,576						
2001	885	5,834	15,165	13,260	13,751	14,029	13,957	14,370					
2002	831	6,418	12,941	13,778	14,171	14,397	14,337	14,681	14,265				
2003	836	5,897	14,173	14,296	14,591	14,794	14,717	14,993	14,629	15,359			
2004	919	5,758	15,963	14,814	15,010	15,132	15,098	15,304	15,002	15,587	16,319		
2005	1,034	5,971	17,322	15,332	15,430	15,500	15,478	15,816	15,384	15,818	16,372	16,615	
2006	1,032	6,397	16,139	15,850	15,850	15,867	15,859	15,928	15,776	16,063	16,426	16,596	16,052
2007	1,049	6,540	16,035	16,368	16,270	16,235	16,239	16,239	16,178	16,291	16,479	16,576	16,235
2008	1,050	6,541	16,061	16,886	16,689	16,602	16,620	16,551	16,591	16,533	16,533	16,557	16,420
2009	1,128	6,398	17,627	17,404	17,109	16,970	17,000	16,862	17,013	16,778	16,587	16,538	16,607
2010	1,036	6,361	16,291	17,922	17,529	17,338	17,380	17,174	17,447	17,027	16,641	16,519	16,797

(6) Indicated Frequency Trend 1.030 1.025 1.022 1.022 1.018 1.025 1.015 1.003 0.999 1.011

(7) Selected Frequency Trend 1.018

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Severity Trend

(1) Accident Year	(2) Ultimate Losses (Exhibit 2)	(3) Ultimate Events (Exhibit 3)	(4) Observed Severity (2)/(3)	(5)(a) Fitted Severity 14 Years	(5)(b) Fitted Severity 13 Years	(5)(c) Fitted Severity 12 Years	(5)(d) Fitted Severity 11 Years	(5)(e) Fitted Severity 10 Years	(5)(f) Fitted Severity 9 Years	(5)(g) Fitted Severity 8 Years	(5)(h) Fitted Severity 7 Years	(5)(i) Fitted Severity 6 Years	(5)(j) Fitted Severity 5 Years
1997	15,755,525	512	30,784	30,189									
1998	25,893,900	572	44,915	29,671	29,482								
1999	17,645,776	648	27,215	29,173	29,007	23,863							
2000	16,510,137	712	23,191	28,675	28,533	24,090	22,871						
2001	23,408,140	885	26,457	28,176	28,058	24,317	23,281	23,153					
2002	18,402,439	831	22,156	27,678	27,584	24,544	23,690	23,584	22,115				
2003	19,111,991	836	22,866	27,180	27,109	24,771	24,100	24,015	22,822	22,801			
2004	17,694,145	919	19,250	26,682	26,635	24,998	24,510	24,446	23,528	23,512			
2005	24,872,729	1,034	24,047	26,184	26,160	25,225	24,920	24,877	24,235	24,223			
2006	32,618,638	1,032	31,594	25,686	25,686	25,452	25,330	25,309	24,942	24,934	22,952	27,013	
2007	32,185,521	1,049	30,689	25,188	25,211	25,679	25,740	25,740	25,648	25,645	25,177	26,763	26,260
2008	20,147,702	1,050	19,180	24,690	24,737	25,906	28,150	26,171	26,355	26,356	25,966	26,638	27,231
2009	28,933,576	1,128	25,656	24,191	24,262	26,133	26,560	26,602	27,061	27,067	26,779	26,513	26,216
2010	30,089,530	1,036	29,037	23,693	23,788	26,360	26,970	27,034	27,768	27,778	27,618	26,388	25,202

(6) Indicated Severity Trend 0.979 0.980 1.009 1.015 1.016 1.026 1.026 1.031 0.995 0.961

(7) Selected Severity Trend 1.016

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Pure Premium Trend

(1) Accident Year	(2) Ultimate Losses (Exhibit 2)	(3) Earned Exposures	(4) Observed Pure Premium (2)/(3)	(5)(a) Fitted Pure Premium 14 Years	(5)(b) Fitted Pure Premium 13 Years	(5)(c) Fitted Pure Premium 12 Years	(5)(d) Fitted Pure Premium 11 Years	(5)(e) Fitted Pure Premium 10 Years	(5)(f) Fitted Pure Premium 9 Years	(5)(g) Fitted Pure Premium 8 Years	(5)(h) Fitted Pure Premium 7 Years	(5)(i) Fitted Pure Premium 6 Years	(5)(j) Fitted Pure Premium 5 Years
1997	15,755,525	5,930	2,657	3,238									
1998	25,693,900	5,041	5,097	3,314	3,522								
1999	17,645,776	4,793	3,682	3,392	3,577								
2000	16,510,137	5,876	2,909	3,471	3,633	3,157	3,094						
2001	23,408,140	5,834	4,012	3,552	3,690	3,412	3,250						
2002	18,402,439	6,418	2,867	3,635	3,748	3,540	3,406						
2003	19,111,991	5,897	3,241	3,720	3,806	3,667	3,582						
2004	17,694,145	5,758	3,073	3,807	3,866	3,795	3,718						
2005	24,872,729	5,971	4,165	3,897	3,926	3,922	3,875						
2006	32,618,638	6,397	5,099	3,988	3,988	4,050	4,031						
2007	32,185,521	6,540	4,921	4,081	4,113	4,177	4,187						
2008	20,147,702	6,541	3,080	4,177	4,178	4,305	4,343						
2009	28,933,576	6,398	4,522	4,274	4,243	4,432	4,499						
2010	30,089,530	6,361	4,730	4,374	4,243	4,560	4,655						

(6) Indicated Pure Premium Trend	1.023	1.016	1.029	1.035	1.032	1.054	1.044	1.035	0.995	0.974
(7) Selected Pure Premium Trend	1.032									

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012
Countrywide Excluding Kansas, Louisiana and Pennsylvania - Occurrence - 1,000,000/3,000,000 Limits

Target Loss and LAE Ratio	
(1) Commission	18.0%
(2) Other Acquisition Expense	0.5%
(3) General Expense	1.5%
(4) Taxes, Licenses and Fees	3.5%
(5) Profit and Contingencies	
(a) Underwriting Profit Provision	10.0%
(b) Contingencies	0.0%
(c) Investment Income Offset [Exhibit 6, line (8)]	-6.3%
(d) Total [(5)(a)+(5)(b)+(5)(c)]	3.7%
(6) Target Loss and LAE Ratio [(1)-(2)-(3)-(4)-(5)(d)]	72.8%

The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012
Countrywide Excluding Kansas, Louisiana and Pennsylvania - Occurrence - 1,000,000/3,000,000 Limits

Investment Income Offset

(1)	(2)	(3)	(4)	(5)
Maturity	Ultimate Factor (Exhibit 2)	Payment Emergence ¹	Discount Factor 1.848%	Discounted Payment Emergence (3)*(4)
18	15.944	0.063	0.986	0.062
30	7.328	0.074	0.964	0.071
42	3.713	0.133	0.947	0.126
54	2.328	0.160	0.929	0.149
66	1.788	0.130	0.912	0.118
78	1.510	0.103	0.896	0.092
90	1.335	0.087	0.880	0.077
102	1.201	0.084	0.864	0.072
114	1.124	0.057	0.848	0.048
126	1.078	0.038	0.833	0.031
138	1.050	0.024	0.818	0.020
150	1.033	0.016	0.803	0.013
162	1.022	0.010	0.788	0.008
174	1.015	0.007	0.774	0.005
Ultimate	1.000	0.015	0.763	0.011

(6) Indicated Discount Factor [total column (5)] 0.504

(7) Selected Discount Factor² 0.914

(8) Investment Income Offset [(7)-(1)/(7)*(1-Exhibit 5, (1) to (5)(b))] -6.3%

¹Inverse of column (2) entry less inverse of prior column (2) entry except first entry. First entry is inverse of column (2) entry.

²Indicated discount factor tempered ten percent.

**The Psychiatrists' Program
Rates Effective January 1, 2012 to December 31, 2012**

Countrywide Excluding Kansas, Louisiana and Pennsylvania - Occurrence - 1,000,000/3,000,000 Limits

Countrywide Indication

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Accident Year	Projected Loss and LAE (Exhibit 2)	Midpoint Experience Period	Years to 1/1/2013	Trend Factor 1.034 ⁽⁴⁾	Trended Loss and LAE (2)*(5)	On-Level Earned Premium (Exhibit 1)	Trended On-Level Loss and LAE Ratio (6)/(7)	Reported Events
1997	15,755,525	7/1/1997	15.500	1.679	26,454,602	42,924,854	61.6%	510
1998	25,893,900	7/1/1998	14.500	1.624	41,723,222	37,041,565	112.6%	568
1999	17,845,776	7/1/1999	13.500	1.570	27,712,010	34,807,985	79.6%	641
2000	16,510,137	7/1/2000	12.500	1.519	25,075,951	40,922,600	61.3%	700
2001	23,408,140	7/1/2001	11.500	1.469	34,383,739	42,411,293	81.1%	864
2002	18,402,439	7/1/2002	10.500	1.421	26,142,134	45,853,181	57.0%	804
2003	19,111,991	7/1/2003	9.500	1.374	26,257,359	41,942,511	62.6%	800
2004	17,694,145	7/1/2004	8.500	1.329	23,510,084	40,335,542	58.3%	868
2005	24,872,729	7/1/2005	7.500	1.285	31,961,524	41,872,381	76.3%	956
2006	32,618,638	7/1/2006	6.500	1.243	40,536,788	44,550,737	91.0%	929
2007	32,185,521	7/1/2007	5.500	1.202	38,683,299	45,648,849	84.7%	910
2008	20,147,702	7/1/2008	4.500	1.162	23,418,979	45,408,305	51.6%	857
2009	28,933,576	7/1/2009	3.500	1.124	32,525,501	44,039,779	73.9%	806
2010	30,089,530	7/1/2010	2.500	1.087	32,712,727	43,678,109	74.9%	599

(10) Trended On-Level Loss and LAE Ratio¹

73.9%

(11) Credibility of Trended On-Level Loss and LAE Ratio $[(1.537/1.537)^{10.5}]$

1.000

(12) Target Loss and LAE Ratio [Exhibit 5, line (6)]

72.8%

(13) Indicated Countrywide Rate Level Change $[(10)^{(11)} + (12)^{(1-(11))}] / (12) - 1$

+1.6%

(14) Selected Countrywide Rate Level Change

+1.6%

¹Weighted average of last seven column (6) entries, excluding highest and lowest. On-level earned premium from column (7) used as weights.

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 03/26/2012.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto	\$2,028,285	-10%
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,

specify: The -10% change reflects the overall (statewide) base rate change.

The actual change to territories IL1, IL2, and IL3 are -9.9%, -12.7%, and -9.8% respectively.

Brief description of filing. (If filing follows rates of an advisory

Organization, specify

organization):

This filing proposes the following changes to The
Psychiatrists' Program: a base rate revision, a revision to the part-time practice discount,
and the addition of a membership discount for members of the American Psychiatric Association.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

National Union Fire Ins. Company of Pittsburgh, Pa.

Name of Company

Adam C. Reed - Assistant Vice President

Official - Title

**ILLINOIS CERTIFICATION FOR
MEDICAL MALPRACTICE RATES**

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, Adam C. Reed, a duly authorized officer National Union Fire Insurance Company of Pittsburgh, Pa. am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, David A. Royce, a duly authorized actuary of SGRisk, LLC am authorized to certify on behalf of National Union Fire Insurance Company of Pittsburgh, Pa. making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.



Signature and Title of Authorized Insurance Company Officer

2/22/2012
Date



Signature, Title and Designation of Authorized Actuary
David A. Royce, ACAS, MAAA, FCA
Vice President

02/02/12
Date

Insurance Company FEIN: 25 - 0687550

Filing Number: CHS-11-EQ-16

Insurer's Address : 175 Water Street

City : New York State: New York Zip Code: 10038

Contact Person's:

-Name and E-mail Myron Harry - myron.harry@chartisinsurance.com

-Direct Telephone and Fax Number: Telephone: (212) 458 7057

Fax: (212) 458 7077

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
SIDE-BY-SIDE COMPARISON OF RATES
ILLINOIS**

RATES VERSION 2007

RATES VERSION 2012

I. Base rate for \$500,000/\$1,500,000 Occurrence Coverage

Territory 1 - (Cook, Dupage, Kane, Lake, Madison, McHenry, St. Clair & Vermillion, Will)	\$20,970	\$18,894
Territory 2 – (Champaign, Jackson, Kankakee, LaSalle, Sangamon)	\$16,760	\$14,631
Territory 3 – (Rest of State)	\$12,154	\$10,963

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 1.	Rating Profile Items
----------------	-----------------------------

A member may receive the FYIP, SYIP, TYIP (&/or MILITARY) only once. The discount applies to the first (second or third) year immediately following the completion of residency or fellowship, regardless of interruption of time.

A member may receive the MIT discount more than once. The requirement is that the member is eligible for the MIT so long as the APA has reclassified his/her membership status accordingly.

If both an active part-time credit and an active F,S, TYIP credit are among the rating profile items, the higher credit of the two shall apply.

MIT credit cannot be combined with a part-time credit.

The current listing of Rating Profile Items (Program discounts, surcharges, credits & debits), is as follows:

Neurology	2x Psychiatrist Base Premium	
Neurology with Special Procedures	4x Psychiatrist Base Premium	
<u>American Psychiatric Association Membership</u>	<u>5% Credit</u>	
Child & Adolescent Psychiatry (C&AP)	15% Premium Discount	
Early Career Psychiatrists (includes military) Occurrence, Modified Occurrence and Claims-made Pre-Paid Tail Policies only	FYIP	60% Credit
	SYIP	40% Credit
	TYIP	35% Credit
Early Career Psychiatrists (includes military) Claims-Made Policies only	FYIP	50% Credit
	SYIP	25% Credit
	TYIP	25% Credit
Member in Training (MIT)	50% Credit	
<u>Part-Time Practice</u>	<u>1-5 Hours</u>	<u>60% Credit</u>
	<u>6-20 Hours</u>	<u>50% Credit</u>
Experience & Schedule Rating Program	See separate sections	
Psychoanalytic Certification	5% Credit	
Risk Management Seminar	5% Credit	

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 Hours . 50% Credit¶
 11-
 15Hours . 40% Credit¶
 16-
 20Hours . 30% Credit¶

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 2.	Vicarious Liability
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The additional premium for vicarious liability coverage is determined as follows:

**VICARIOUS LIABILITY
Additional Premium for Separate Limit
(Policy Coverage B)**

No. of Employees/Independent Contractors	Percent of final individual modified premium
0-3	10%
4-10	25%
11-25	50%
Over 25	100%

**VICARIOUS LIABILITY
Additional Premium for Shared Limit
(Policy Coverage A)**

No. of Employees/Independent Contractors	Percent of final individual modified premium
1-3	5%
4-10	15%
11-25	25%
Over 25	100%

Rule 3.	Premium Rounding
----------------	-------------------------

All premiums shall be rounded to the nearest whole dollar. Amounts that are less than 50 cents shall be dropped. Increase amounts that are 50 cents or more to the next whole dollar.

Rounding procedures to be followed are taken from the Insurance Service Office, Inc. rules.

RATES: Round rates, factors and multipliers after the final calculation to three decimal places. Five-tenths or more of a mill shall be considered one mill, e.g., .1245 = .125

PREMIUM: Round the premium for each coverage for which a separate premium is calculated to the nearest whole dollar. Round a premium involving \$.50 or over the next higher whole dollar.

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 4.	Maximum 50% Credit
----------------	---------------------------

Maximum 50% credit (discount) applies subject to the following **exclusions:**

- First Year in Practice (FYIP is 60%)
- Experience factor is not included
- Schedule factor is not included
- Psychoanalytic Cert. factor is not included
- Risk Management Seminar factor is not included
- Child and Adolescent (C & AP) is not included

Rule 5.	Prior Acts Endorsement
----------------	-------------------------------

The following rating is used when a member converts the claims-made policy to occurrence and does not purchase extended reporting endorsement from the prior carrier. Prior Acts Endorsement will be effective the inception date of the occurrence policy and cover claims reported after the cancellation date which occurred between the retroactive date and cancellation date of the claims-made policy.

This rating will be used in situations where the member's most recent previous carrier was The Psychiatrists' Program and for some reason the member allowed occurrence policy to lapse. The lapsed period cannot exceed one year and must meet acceptable underwriting criteria.

1 st year in CLAIMS MADE Coverage	70% of Occurrence Premium
2 nd year in CLAIMS MADE Coverage	110% of Occurrence Premium
3 rd year in CLAIMS MADE Coverage	135% of Occurrence Premium
4 th year in CLAIMS MADE Coverage	145% of Occurrence Premium
5 th year and after in CLAIMS MADE Coverage	160% of Occurrence Premium

Rule 6.	Unlimited Tail Coverage (Extended Reporting Period)
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Tail premium calculation process is **EXACTLY** the same process as for Primary Coverage regarding the application of all discounts, surcharges, credits, & debits, including short rate and prorata factors.

The premium is based on the expiring annual premium written under a claims-made contract per the following Extended Claim Reporting Period (ERP) factors:

<u>Claims-Made Year</u>	<u>ERP Factor</u>
First Year	100%
Second Year	125%
Third Year	140%
Fourth Year	150%
Fifth Year and Thereafter	175%

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

The tail coverage (extended reporting period) endorsement that is issued for the purchased tail or the free tail provides unlimited tail coverage.

FREE TAIL COVERAGE

1. **Claims-Made Contract.** Unlimited tail coverage is free in the event of DEATH or PERMANENT DISABILITY, or when a member reaches age 55 or older and has been insured under a Psychiatrists' Program Claims-Made contract for at least 5 consecutive years immediately prior to permanent retirement. It is also free when a member has been insured with the Psychiatrists' Program under a claims-made contract for 10 consecutive or more years provided at the time of cancellation, the annual premium has **not been** experience rated anytime during the ten year period and the insured requested the cancellation of coverage.
2. **Modified Occurrence Contract.** Tail coverage is included at no additional cost upon termination or non-renewal, for any reason.
3. **Claims-Made with Prepaid Tail Contract.** Same as Modified Occurrence Contract.

Rule 7.	Experience Rating Guidelines
----------------	-------------------------------------

The following Experience Rating Guidelines applies:

Severity (Use last five-year experience period prior to renewal application)	
Indemnity payment \$30,000 to \$50,000	10% per claim
Indemnity payment \$50,001 to \$99,999	20% per claim
Open or closed claim with Indemnity payment or reserve \$100,000 or more	30% per claim plus 10% each \$50,000 increment above \$100,000
Frequency (Open and Closed claims with incurred and/or reserved indemnity and expenses totaling \$10,000 and above).	
Two claims reported within any 12-month period in last three years.	25% each claim
Three claims reported within last five years.	50% each claim
Liability (Open and closed claims within last 5 years)	
a. Deviation from standard of care	50%-non-renewal
b. Non-cooperation with policy conditions	50%-non-renewal
c. Undue familiarity	
Insured admission	non-renewal
Settlement by carrier and/or insured	non-renewal

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 8.	Schedule Rating Plan – Individual Program
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The following schedule rating criteria can be used to establish the adjusted annual premium per participant.

Refer to the following, which discusses the underwriting intention for considering risk characteristics not otherwise contemplated in the base rate.

The rating schedule is intended to create an overall risk profile of the insured. Multiple characteristics should be weighted and evaluated based on measurable statistics, (i.e. practice time, number of patients, length of training or experience or lack thereof, etc)

This program is mandatory and to be administered consistently with each insured or prospective insured.

A. Uniform Application

Schedule rating must be applied uniformly to all eligible insureds or applicants at policy issuance and at policy renewal. Schedule rating may not be applied in such a way as to duplicate other rating or rate development factors, including those in a manual rate, the classification of insureds within a rating system, or in any experience rating part of this rate plan.

B. Documentation

1. Underwriting File

An underwriting file shall be maintained containing documentation for the application of this schedule rating plan. The documentation must support each underwriting determination.

2. Worksheet

The documentation must include a worksheet prepared annually that: (a) describes each characteristic and that range of permissible credits/debits for each characteristic of the plan for which the insured is eligible; (b) shows the underwriting determination of the schedule rating.

Schedule rating characteristics

Total adjustment for all items combined cannot exceed +/- 25%.

A. PRACTICE SETTING:

Detention Facilities: This includes jails, juvenile centers, detention centers and prisons. Risks associated with this exposure are generally related to frequency rather than severity. Individuals kept in these facilities are typically litigious who spend significant time reviewing case law and figuring out ways to file suits. (Jail House Lawyers). In most **federal** facilities, the employees enjoy sovereign immunity, which means they cannot be sued. Therefore, our physician which is usually a contractor is left as the “deep pocket” and the only person available for potential recovery of alleged damages.

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

All other type of government or community facilities may or may not have statutes protecting the employees against liability. It will vary by state and county. There may also be protection for these individuals through the facility's professional liability insurance carrier. Hold harmless indemnification clauses are standard in these contractual relationships. Therefore, it is important to understand the working arrangement between the insured and the facility to measure the degree of increased liability for our participant. **5% debit**

Patient recruitment practices: The probability of increased liability is common for those practices utilizing techniques for patient recruitment considered entrepreneurial and absent of credible medical necessity. For example, advertisements made outside of the practice area, bonuses given for patient referrals or profits generated by the care the physicians and other treating professionals rendered to their patients are some examples of techniques that could cause litigation.

The Underwriter should review the entire profile of the participant to determine the extent of increased liability if they are involved in a practice location or facility that engages in this activity. As a result of increased media concentration on these practices, many facilities have taken measures to terminate these practices. However, the amount of time the participant has been associated with this activity should be considered. **25% debit or convert the insured to a claims – made policy form.**

Home based practice: An insured working from the home is not uncommon in the practice of psychiatry. Many part-time women, who also are raising a family and want to continue practicing, conduct a small practice from their home. It is however, also understood that these individuals, maintain relationships with the community and medical mental health professionals for continued education and referral capabilities.

The liability for a participant is considered increased when an individual has chosen to work from the home because they cannot obtain clinical or hospital affiliations. The ongoing mentoring of colleagues is not present and the psychiatrist has no peer review of his/her practice activities. This practice profile may require intervention and additional interviewing by PRMS risk management to ascertain the degree of adverse risk. **25% debit**

Facility has been subject to license or accreditation disciplinary action or federal investigation or prosecution, mass tort litigation or investigative reporting. If an insured is affiliated with a facility that has recently been subject to any of these issues it is probable that the insured may have an increased liability. The effect of patient knowledge of these actions and media attention could place our insured in a position to be "guilty by association".

The underwriter should utilize all reference information relative to this facility and determine the degree of involvement of our insured directly related to the facility's adverse risk characteristics. **25% debit**

Clinical teaching activities exceed 50% of total practice time: Although the insured involved in this activity is competent to teach other medical professionals, the increase of patient volume related to this activity is considered an additional liability exposure. **10% debit**

B. NATURE AND SCOPE OF PRACTICE

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Treatment of Borderline Personalities and Multiple Personality disorders: Incidental treatments of these disorders are contemplated in the base rates. However, the underwriter should consider the number of patients and time devoted by the participant to these treatments. In addition, treatment modality must be questioned by the underwriter and discussed with PRMS risk management for unconventional activities by the insured. **25% debit**

Treatment of pain management: Patients seeking psychiatric services for the management of pain are almost always associated with other medical treatments or illnesses. For this reason, treatment of pain management can increase the liability where our insured would be involved in a claim along with other treating physicians. The underwriter should discuss the volume of patients and practice time devoted to this activity. In addition, the treatment modalities should be discussed with PRMS risk management to determine standard of care. Psychiatrists utilizing anesthesia for pain management is to be referred to management for consideration of continued insurability. **25% debit**

Use of abreaction, rage; sodium amytal, sex and recovered memory therapies: The base rate does not contemplate treatment by use of these types of therapies. Any insured utilizing these therapies should be discussed with PRMS risk management after the underwriter has secured information from the participant regarding the patient volume and practice time affiliated with these therapies. All insured members utilizing these therapies should be referred to management for consideration of continued insurability. **25% debit**

Supervision of/Consultation with professionals in 2, 3 and 4 above: Although the insured may not directly treat patients or use these therapies, they incur vicarious liability for the supervision of professionals who do. In addition, consultation is defined as professional services rendered and does not decrease the insured liability. Therefore, the premium should be increased as a result of this exposure. **25% debit**

Above average daily patient volume: An average daily patient volume of 25 is contemplated in the base rates. Any practice where the patient volume is greater should be considered as an increased risk and priced accordingly. **25% debit**

Risk not contemplated in the base rate: This category should be used when the underwriter determines that the participant's exposure generates a risk not-otherwise discussed in the above criteria and was not contemplated in the usual and customary definition of psychiatric professional services but meets underwriting approval for coverage. Use of this category requires management approval in all cases. **+/-25%**

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

SCHEDULE RATING WORKSHEET

A.	PRACTICE SETTING:	DEBITS AVAILABLE	DEBITS ASSESSED
1	Detention Facilities:	5	
2	Patient recruitment practices:	25	
3	Home based practice:	25	
4	Facility has been subject to license or accreditation disciplinary action or federal investigation or prosecution, mass tort litigation or investigative reporting.	25	
5	Clinical teaching activities exceed 50% of total practice time	10	
B.	NATURE AND SCOPE OF PRACTICE		
1	Treatment of Borderline Personalities and Multiple Personality disorders:	25	
2	Treatment of pain management:	25	
3	Use of abreaction, rage; sodium amytal, sex and/or recovered memory therapies:	25	
4	Supervision of/Consultation with professionals in 2, 3 and 4 above:	25	

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

5	Above average daily patient volume:	25		
6	Pharmaceutical research :	25		
7	General Medicine (not incidental to psychiatric practice):	25		
The following requires management approval in all cases.				
8	Risk not contemplated in the base rate:	25		
			Total	0
Schedule Rating Summary:				
			Credit/Debit	Factor
Schedule Rating			0	1

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 9. Group Accounts

Eligibility

The medical groups that will be considered for Coverage B of the policy will be professional corporations, partnerships, or associations operated by behavioral healthcare professionals. The entity will also have psychiatrist affiliation.

Deleted: with at least 50 % of the psychiatrists being members in good standing with the American Psychiatric Association

Rates

Each Psychiatrist Insured will be rated in accordance with the individual program rules and rates.

Individual coverage for other behavioral healthcare professionals will be rated as a percentage of the psychiatrist rate for that rating area.

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Rule 9. Group Accounts (cont'd.)

- Psychologists: .20
- Social Workers .03
- Therapists: .03
- Nurses: .05
- Nurse Practitioner .30

Vicarious liability coverage for the medical group for employed or contracted behavioral healthcare providers not insured under the policy will be priced at 10% of the otherwise applicable premium rate (including discounts).

Medical group premium will be priced based on the following:

<u>Number of Insured employees/contractors.</u>	<u>Percentage of Insured Psychiatrist Base Rate</u>
2-5	10%
6-10	15%
11-20	20%
over 20	25%

The sum of the individuals, medical group and vicarious liability premium will determine the total premium of the medical group.

Non-psychiatrist insureds can share the limit of liability of the medical group.

The base rate for each insured sharing the limit with the group entity will be reduced by 10% when the total number of insured psychiatrists in the group exceeds 5 on an annual basis.

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

The base rate for each insured sharing the limit with the group entity will be reduced by 5% when the total number of insured psychiatrists in the group is 5 or less on an annual basis.

A schedule rating credit/debit can then be applied to the total premium of the medical group in accordance with the Schedule Rating Group Rules, (see attached).

Limits of Liability

Refer to policy Limits of Liability Section, Coverage A and Coverage B for application of limits for individual insureds, medical corporations, partnerships, and associations. Refer to the rate schedule for the applicable limits for each state.

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 9.	Group Accounts (cont'd.)
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Claims-Made

The retroactive date can be advanced only at the request or with the written acknowledgment of the insured.

Group Vicarious Liability Surcharge Endorsement

If a scheduled insured under the group policy terminates coverage and does not elect to purchase the extended reporting endorsement, the group premium will be surcharged 10% of the quoted ERP premium. The surcharge is applicable as a result of the vicarious liability exposure to the group for the professional services rendered by the insured while working on behalf of the group. The surcharge will be waived if the cancelled insured provides proof of prior acts coverage from the new carrier for the period insured under the group policy.

Other Physician Coverage

The Program will consider coverage for individual physicians affiliated with the medical group who are not psychiatrists (i.e. internists, pediatricians, family/general practice). The rate for these physicians will be calculated in accordance with the filed class relativity differential (psychiatry to other specialty) of the major medical professional liability insurance carrier in that state. The calculated relativity will then be applied to the base psychiatry rate used in this Program's individual rates.

Outside Medical Group Practice Activity

Coverage will be considered for an insured who has a medical practice outside the scope of his/her affiliation with the medical group. The outside practice is subject to underwriting and if accepted will be rated in accordance with the medical specialty rate and total practice hours applicable to all practice activities for which coverage has been provided.

Rule 10.	Schedule Rating Plan – Group Accounts
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The following modifications may be applied to recognize special characteristics that are not fully recognized in the basic rate(s) or premium. The maximum credit/debit shall not exceed +/-5. The schedule rating program is mandatory and to be administered consistently for each insured or prospective insured.

Management (+/- 5)

Management has demonstrated adequate control and monitoring of the risks and exposures of the organization. The financial condition of the Medical Group is favorable. An example of a Medical Group which would receive a credit would employ a dedicated risk manager and have favorable financial ratios.

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 10.	Schedule Rating Plan – Group Accounts (Cont'd)
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Employees (+/-5)

The applicant has established a continuing professional education program for its employees and encourages certification in their respective specialties. There must be a statement in the employee handbook advocating continuing education. The Medical Group agrees to pay all or some of the tuition fees and/or related educational expenses. Further, the composition of the Medical Group will be 50% or greater of the employee population having board certification or similar advanced degrees for a maximum credit to be granted. If the percentage is lower, but still substantial, and the other criteria described above are met, a lesser credit may be granted. If none of the above, a debit will be made.

Risk Management (+/-5)

The applicant has an established and working risk management program to minimize the frequency and severity of claims. A Medical Group which has an incident reporting system, occurrence screening, and other mechanisms to address potential and actual claims would receive a maximum credit. If none of these mechanisms are in place, a debit will be made.

Medical Records/Informed Consent (+/-5)

The applicant has a system in effect for concurrent and retrospective review of medical records and informed consent documents. If the Medical Group has a medical records system only or an informed consent system only, no debit or credit is available. If both systems are in effect, a credit is available. If neither system is in effect, a debit will be made.

Performance of experimental procedures (+/-5)

If the medical group practice includes procedures that are considered experimental, but that are performed within the prescribed guidelines, controlled studies, or : “protocol” established by the manufacturer or similar entity, there will be no debit or credit, however if the experimental procedures are not subject to the protocol, a debit of up to 10% will be applied. Since the underlying program’s rates reflect the assumption that insureds will not be performing experimental procedures, no credit will be given under any circumstances and under this category i.e. there will be no credit if experimental procedures are not utilized.

Rule 11.	Locum Tenens
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A Locum Tenens (“hold the place of”) works in place of a Named Insured or Additional Named Insured, never at the same time. The Locum Tenens doctor must be underwritten in the same specialty classification as the Named Insured or Additional Named Insured. The program will allow Locum Tenens coverage for a maximum total of 45 days each policy year.

There is no charge for this coverage.

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**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE PROGRAM
ILLINOIS MANUAL RULES**

Rule 12.	Suspension of Insurance
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An insured covered under a claims-made policy may request suspension of insurance, due to disability or to accommodate a sabbatical leave of training. The insured will not be covered for claims or suits which arise based on an occurrence within the period of suspension. The insured is entitled to report claims during the period of suspension which arise from occurrences when the policy was in force and not on suspense.

Suspension may be secured for a minimum period of 90 consecutive days and for a maximum of one year. This option is allowed only once every four years except for reason of disability.

Billing for the current quarter(s) is suppressed, and a refund for the quarter(s) or remainder of quarter(s) affected is made to the insured.

The premium is calculated as 25% of the claims-made written premium and then pro-rated for the suspended period.

Rule 13.	Policy Minimum Premium
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A minimum annual premium of \$1000.00 for any one policy with limits of \$1,000,000/\$3,000,000 or lower will be applied.

A minimum annual premium of \$2000.00 for any one policy with limits of \$2,000,000/\$6,000,000 will be applied.

Rule 14.	Quarterly Premium Installment Plan
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Quarterly Premium Installment Plan: The charge for premium installments shall be the lesser of one percent (1%) of the total premium or \$25.00 per installment. There will be no interest charges on installment payments. Any additional premium resulting from changes to the policy will be spread equally over the remaining installments, if any. If there are no remaining installments, additional premium resulting from changes to the policy will be billed immediately as a separate transaction.

First Quarter	=	40%	
Second Quarter	=	20%	Due 3 months from policy inception
Third Quarter	=	20%	Due 6 months from policy inception
Fourth Quarter	=	20%	Due 9 months from policy inception

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SERFF Tracking Number: AGNY-128085777 State: Illinois

Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: AGNY-128085777

Company Tracking Number: CHS-11-EO-16

TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0026 Psychiatry

Made/Occurrence

Product Name: Psychiatrists Professional Liability Program 018300000750

Project Name/Number: Psychiatrists Professional Liability Program/CHS-11-EO-16

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/22/2012	Rate and Rule	Base Rate Page (2-2012)	03/13/2012	IL Rate Sheet 2012 - TPP (2).pdf (Superceded)

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
Psychiatrists Professional Liability Program
ILLINOIS 2012

I. Base rate for \$500,000/\$1,000,000 Occurrence Coverage:

Territory 1 (Cook, Dupage, Kane, Lake, Madison, McHenry, St. Clair & Vermillion, Will)	\$18,894
Territory 2 – (Champaign, Jackson, Kankakee, LaSalle, Sangamon)	\$14,631
Territory 3 – (Rest of State)	\$10,963

II. Limits Factors

\$100,000/\$300,000	0.711
\$200,000/\$600,000	0.789
\$250,000/\$750,000	0.816
\$300,000/\$900,000	0.842
\$400,000/\$1,200,000	0.895
\$500,000/\$1,500,000	1
\$1,000,000/\$3,000,000	1.057
\$2,000,000/\$6,000,000	1.353

III. Claims-made Conversion Factors (% of occurrence premium)

Number of years Claim-Made Coverage:

First Year	0.315
Second Year	0.585
Third Year	0.765
Fourth Year	0.855
Fifth Year and Thereafter	0.9

IV. Extended Reporting Claims Endorsement

% of Expiring Annual Premium:

First Year	100%
Second Year	125%
Third Year	140%
Fourth Year	150%
Fifth Year and Thereafter	175%